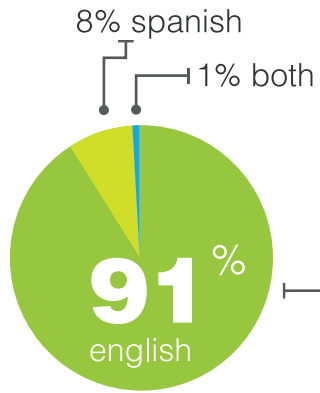


MEET THE UNBANKED AND UNDERBANKED:

Chances are he or she is between 30 and 40, was born in the United States, and speaks English.

28.3%
of US households are UNBANKED & UNDERBANKED



language spoken at home

87%
own a cell or smart phone



81%
pay bills in person where money is owed

50% are male



50% are female



CHECKS CASHED

\$3 to 15
per check to access pay

MONEY ORDERS

\$1 to 5
per money order to pay bills



\$8 to 25
per wire to send money

SOURCE: MASTERCARD SURVEY OF USER BEHAVIOR AND PREFERENCES ON RELOADABLE CARDS. SOURCE: TFG CARD SOLUTIONS MARKETING DEPARTMENT. PLEASE CONTACT US FOR CITATIONS & SOURCES. WWW.TFGCARD.COM | 1.800.457.5809

HIGH COST OF BEING UNBANKED ANNUAL COSTS TO ACCESS PAY:

CHECK CASHING (average):	\$429
MONEY ORDERS (average):	\$132
WIRE TRANSFERS: (average):	\$180

COST TO ACCESS MONEY: \$741