

Award Year
July 1, 2023 – June 30, 2024

BMTX, Inc. Student Financial Account Fee Data and Contract Monetary/Non-Monetary Considerations

In accordance with sections §668.164(e)(2)(vii) and §668.164(f)(4)(iv) of the U.S Department of Education's amended Cash Management regulations published in the Federal Register on October 30, 2015, this document shall serve as BMTX, Inc.'s required disclosure of student financial account fee data and contract monetary/non-monetary considerations.

Mean and median costs incurred by BankMobile Vibe checking accountholders who had an open BankMobile Vibe checking account under the contract during the prior award year:

Mean	\$17.33
Median	\$8.39

NOTE:

- The fee information listed above includes aggregate fee data for all BankMobile Vibe checking accountholders at the Institution regardless of enrollment status in the prior award year.
- Fee calculation includes:
 - Monthly Service Fee (Accountholders who did not have Qualifying Deposits totaling \$300 or more per statement cycle)
 - ATM Cash Withdrawal Fee at a non-Allpoint Network ATM from July 1, 2023 – June 30, 2024
 - ATM Cash Withdrawal Fee at a non-Customers Bank ATM from July 1, 2023 – November 30, 2023
 - ATM Cash Withdrawal Fee at a non-First Carolina Bank ATM from December 1, 2023 – June 30, 2024
 - Card Replacement Fee
 - Outgoing Wire Transfer (domestic) Fee
 - Green Dot® Reload @ the Register™ (This is not a BMTX, Inc. fee, however BMTX, Inc. does receive a % of the fee, which has been included.)

Number of students who had an open BankMobile Vibe checking account under the contract during the prior award year:

BankMobile Vibe Checking Accounts	2,733
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Monetary Consideration:

Institution Paid BMTX, Inc.	\$10,990.00
BMTX, Inc. Paid Institution:	\$

Non-Monetary Consideration:

None	\$0.00
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