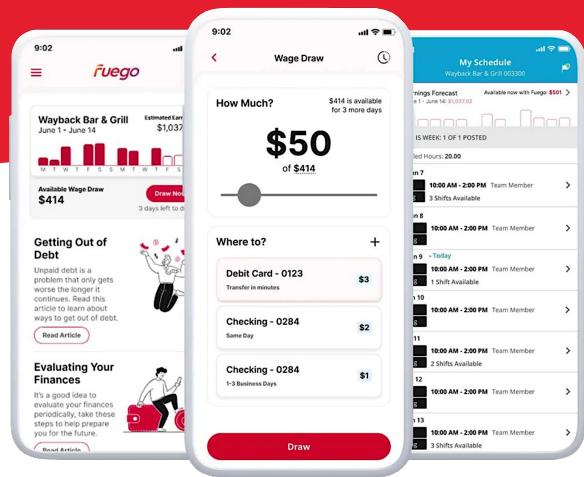




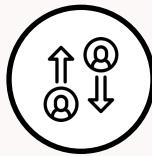
Access your hard-earned money when you need it

Fuego by Fourth is an on-demand payment app that allows you to access your tips electronically or draw a portion of your earned pay before payday.



Make any day a payday

Get early access to your pay right after you earn it



Choose where your money goes

Transfer funds to the account of your choice (fees may apply)



Take steps toward financial freedom

Set saving goals, see earning potential, and monitor your spending with the Fuego Card



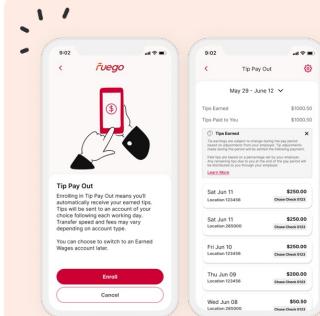
Eliminate check fees

Avoid check cashing fees by setting up direct deposit to a Fuego Card



The Fuego Visa® Card

The Fuego Card offers you a trusted and convenient source for debit transactions. There's no cost to set up, no fees associated with wage draws when you set up direct deposit¹, and you can access your pay up to two days early.²



Fuego digital tip pay out

Get your tips paid digitally and avoid waiting around at the end of a shift to get your hard-earned money. Or choose to draw your earned wages when and as you need them. All from the Fuego app.



Start getting paid in three steps



Download the Fuego app³



Link to your employer



Choose how to access your pay



¹Central Bank of Kansas City does not administer nor is liable for on-demand pay/wage draws.

²For you to be paid early, your employer or payment provider must submit the deposit early. Your payment provider may not submit the deposit early each payment period, so ask when they submit your deposit information to the bank for processing. Early funds deposit begins on the 2nd qualifying deposit, which is defined as a direct deposit greater than \$5.00 received from the same payer.

³Standard data rates from your wireless provider may apply

The Fuego Visa Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc. and may be used everywhere Visa debit cards are accepted. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at www.getfuego.com/legal. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free 24/7/365 at 1-855-715-8518. Apple and the Apple logo are trademarks of Apple, Inc., registered in the U.S. and other countries. App store is a service mark of Apple, Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.