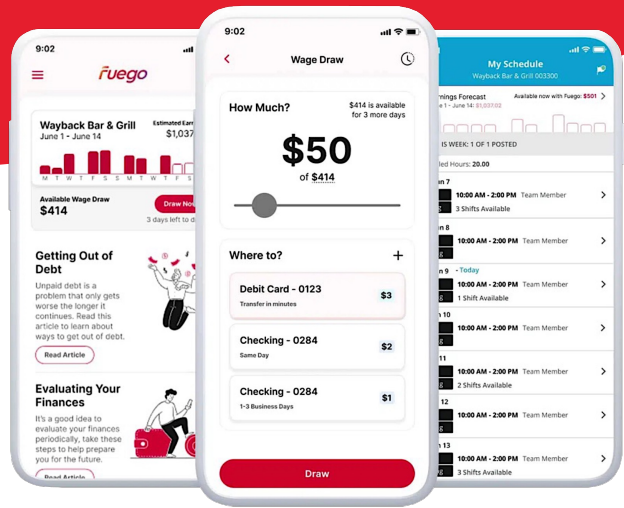




Access your hard-earned money when you need it

Fuego by Fourth is an on-demand payment app that allows you to draw a portion of your earned pay before payday. Fuego can help cover unexpected expenses or financial emergencies, or just help build better saving habits by removing your reliance on credit cards or payday loans. Plus, it costs you nothing to sign up and seamlessly connects right to your scheduling app, HotSchedules.

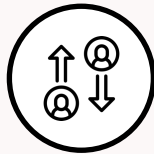


[Click to learn more about earned wage access](#)



Make any day a payday

Get early access to your pay right after you earn it. No more waiting for payday.



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 are no inactivity fees, no cost to set up, no fees associated with wage draws¹, and you can access your pay up to two days early.²



Start getting paid in three steps

1

Download the Fuego app³



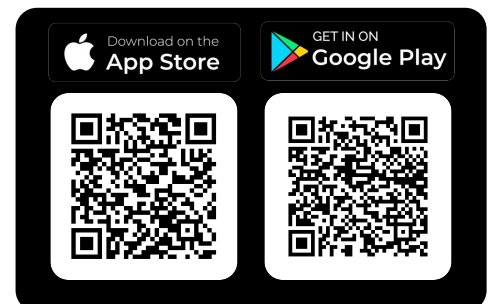
2

Link to your employer



3

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.

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