



## CAMBIO PROGRAM CLOSURE NOTICE

Dear user,

We are notifying you that the **Cambio\*** program is being discontinued effective **August 31, 2025** ("Closure Date"). We therefore ask you to spend down the funds in your account ("Account") prior to the Closure Date.

### What this means for you?

#### REMEMBER THESE DATES:

**August 14, 2025:** Last day to load funds to your Account. Last day to earn MÁS Points.

- You can load your Account up to and including **August 14, 2025**. After this date, you will no longer be able to load any funds to your Account - including cash, direct deposit, money transfers or other load methods.
- **Direct Deposit Customers:** If you are currently enrolled in direct deposit for your payroll, government benefits or any other source of income, please inform the payer to route the deposits to another account. Direct Deposits received after **August 14, 2025** will be rejected and returned to the sender. Note: Rejected direct deposits can take one to six business days to be received by the sender.
- You continue to be eligible to earn MÁS Points on Qualifying Purchases, Offers, and Transactions up to and including **August 14, 2025**. Be sure to redeem any earned MÁS Points you accrue prior to the Account Closure Date when your participation in the MÁS Points Rewards Program will cease. You redeem MÁS Points by converting them to currency in any of your Currency Wallets. Please note that transferring MÁS Points into any Foreign Currency Wallet will cause the Applicable Exchange Rate to be applied. Be sure to redeem your fully earned MÁS Points prior to the Closure Date as pending and fully earned but unredeemed MÁS Points will expire as of this date.



**August 31, 2025:** Last day to spend or withdraw funds from your Account and redeem MÁS Points.

- Use your Cambio Visa® card (“Card”) to make purchases, ATM withdrawals and other debits up from your Account, up to and including **August 31, 2025**. After this date, you will no longer be able to make purchases, ATM withdrawals, or debits from the Account.
- Automatic payments that you may have set up with this Account will not be processed after **August 31, 2025**.
- Any balance in your Foreign Currency Wallet will be converted to USD at the Applicable Exchange rate at the time we close your Account.
- Your Card will be deactivated on **September 1, 2025**. You should destroy your card after this date.
- The MÁS Points Rewards Program terminates on this date and your participation ceases. Your pending and fully earned but unredeemed MÁS Points will expire as of this date.
- Any funds remaining in the Account after **August 31, 2025** will be sent to you by Netspend check to the address associated with your account within 45 days of the Account closure. You will not be charged any refund check fees due to the funds being returned to you. If your current account address is incorrect, please update your address in the web account center. If the refund check is not cashed, we will treat the funds in accordance with the escheatment laws of your resident state.
- If your Account Balance is overdrawn at the time of Account closure, you will continue to be liable to us for the unpaid amount until it is paid in full, including any legal, investigative, administrative or interest costs we incur. Your obligations for transactions conducted prior to Account closure will survive the closure of the Account.
- Please see your [Cambio Accountholder Agreement](#) and [MÁS Points Rewards Program Terms & Conditions](#) to reference any additional applicable restrictions or terms.



**February 27, 2026:** Last day to access the Online Account Center on the [Cambio website](#) or app.

- While your Account will be closed on **August 31, 2025**, you will continue to access your Online Account Center through **February 27, 2026**. Be sure to download or print statements while you have access. Thank you for being a valued customer. We apologize for any inconvenience this may cause you.

If you have additional questions regarding your Account, please call us or [email us](#). These customer service options will remain operational until **February 27, 2026**.

Sincerely,

**Cambio Customer Service**

Rêv USA, Inc., a subsidiary of Ouro International, Inc.,  
PO Box 2136  
Austin, TX 78768-2136

---

\*Cambio is a multi-currency account managed by Rêv USA, Inc. ("Rêv"). Texas First Bank, Member FDIC, issues the Cambio Visa debit card pursuant to a license from Visa U.S.A., Inc. The Cambio Visa debit card may be used everywhere Visa debit cards are accepted.

