



Dear EFS SmartFunds® Cardholder:
Welcome to EFS SmartFunds.®

We think you'll find managing your personal funds is easy with this convenient EFS SmartFunds card which is issued by WEX Bank (a member of FDIC).

We encourage you to activate your EFS SmartFunds Account by calling 1.888.824.7378, and choosing 'Option #3' for cardholders, then follow the instructions to set up your PIN. You will then need to complete your cardholder profile online at www.efslc.com by selecting eManager from the LogIn menu, then going to the Profile menu.

To activate your EFS SmartFunds, follow the instructions in the EFS SmartFunds brochure you received from your Company. You will need to set up a permanent PIN in order to complete your profile online. You will also need to provide your address along with other required information to complete your profile online. You can edit and update your address and other required information in the Profile section of eManager. Remember to keep your contact information current. These instructions are found in the EFS SmartFunds brochure provided to you by your Company.

Enclosed you will find your Cardholder Agreement and EFS SmartFunds card Fee Schedule with information about your EFS SmartFunds card. Please review this enclosed information and contact Customer Service at 1.888.824.7378 with any questions. Please be sure to keep your contact information current with us.

If you do not have access to a computer and the Internet, just call the telephone number on the back of your card, 1.888.824.7378, to obtain your card balance and certain other card information.

Again, welcome to EFS SmartFunds, the smart way to manage your personal funds!

Sincerely,

Your Customer Service Team

WEX Bank

