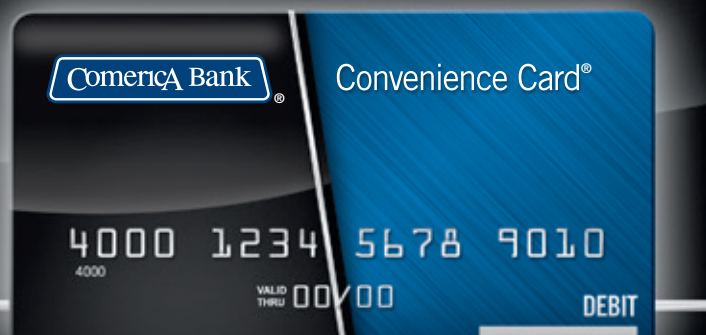


Welcome to a simple, safe, & smart way to pay.

Manage your spending the smart way
with the Comerica Convenience Card!®



How does it work? The Comerica Convenience Card is the smart solution for managing your day-to-day spending. It's safer than carrying cash and brings the ease and simplicity of a debit card – with the peace of mind of knowing how much you have to spend. With every purchase you make, funds are automatically deducted from your card balance. Purchase your Comerica Convenience Card online at comerica.com/conveniencecard or at any Comerica banking center.¹

For more information, visit comerica.com/conveniencecard

So simple, so safe, so smart!

It's Simple!

- Use it everywhere Visa®² debit cards are accepted worldwide.¹
- Withdraw cash and check your card balance at ATMs¹. Free use of Comerica's extensive ATM network.
- Many advantages of a checkbook with the ease of a debit card.
- Reload funds at any Comerica banking center, online, over the phone or with direct deposit¹. Only Comerica checking and savings account customers or Comerica credit/debit card holders may reload funds online or over the phone.

It's Safe!

- Safer than carrying cash.
- If your card is lost or stolen (including online theft), then unauthorized transactions may be covered by Visa Zero Liability³.

It's Smart!

- Purchases are deducted from the card balance.
- Track your spending online at comerica.com/conveniencecard.
- Prevents over-spending and promotes budget management.

Load it, Activate it, Use it!

What happens when your funds run out? Once your card balance runs out, there are four ways you can add more money to your card.

1

Stop by any
Comerica banking center

2

Visit
comerica.com/conveniencecard

3

Give us a call
at **855.745.4473**

4

Direct Deposit
from your employer

After you reload your card four times, we'll send you a personalized Comerica Convenience Card (applies only to cards purchased at a Comerica banking center).

Comerica Bank. Member FDIC.

¹ Additional fees may apply. Refer to the Cardholder Agreement and Fee Schedule for details.

² Visa is a registered trademark of Visa International Service Association and others in the United States and other countries.

³ Protected by Visa Zero Liability. Covers U.S. issued cards only. Does not apply to ATM transactions or PIN transactions not processed by Visa. You must immediately report any unauthorized use. Other conditions apply. Visit visa.com for additional details.

The Comerica Convenience Card is offered through Elan Financial Services.

Comerica Bank

Comerica Convenience Card® Fee Schedule

Effective 01/01/14

Comerica Bank®

Enrollment Fee	\$5.95	Account Owner will be charged a one-time fee upon opening the Card account ("Card Account").
Monthly Service Fee	\$3.95	A monthly fee will be charged to your Card Account after Card Account activation.
Comerica ATM Withdrawal/ Balance Inquiry/Decline	Free	There is no fee for Comerica ATM transactions.
Non-Comerica ATM Withdrawal	\$2.50	A fee will be charged to your Card Account per ATM transaction completed via a non-Comerica ATM. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
Non-Comerica ATM Balance Inquiry	\$1.00	A fee will be charged to your Card Account for all inquiries completed via a non-Comerica ATM.
International ATM Withdrawal	\$3.95	A fee will be charged to your Card Account per international ATM transaction. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
International ATM Inquiry	\$1.00	A fee will be charged to your Card Account per inquiry transaction via an international ATM. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
Teller Withdrawal	\$3.95	If your Card is used to make a cash withdrawal from a teller at a financial institution, a fee will be charged to your Card Account.
Automated Customer Service via Interactive Voice Response (IVR)	Free	There is no fee to your Card Account for IVR balance inquiries or tracking your transaction history.
Customer Service via comerica.com/conveniencecard	Free	There is no fee to your Card Account for online balance inquiries or tracking your transaction history.
Live Customer Service Representative	\$2.00	A fee will be charged to your Card Account per call to live customer service. The first 2 calls each statement cycle to Convenience Card Customer Service in which you speak to a live customer service representative will be free of charge.
Cash Loads at Comerica banking centers	Free	Add cash to your Card Account at any Comerica banking center free of charge.
Direct Deposit ¹	Free	There is no fee to set-up direct deposits to your Card Account.
Checking or Savings Account Value Transfers	Free	There is no fee to perform value transfers/loads from a Comerica Checking or Savings account.
Credit or Debit Card Value Transfers	\$2.50	The Cardholder's funding Account will be charged for each value transfer/load to the Card Account from any Comerica-branded credit or debit card.
Monthly Paper Statements	\$3.95	If a monthly paper statement is requested, a fee will be assessed to your Card Account for each monthly paper statement. Statements accessed over the internet are free of charge.
Foreign Transaction	Up to 3% per transaction	A fee charged to your Card Account on a transaction in which the merchant or ATM is located in a country other than the U.S. or processes transactions outside of the U.S.
Text Alerts ²	Free	There is no fee for signing up or using our text alerts service. (Standard messaging charges may apply from your mobile carrier.)
Email Alerts ²	Free	There is no fee for signing up or using our email alerts service.
Card Replacement Fee	\$15.00	If you request a replacement Card, a fee will be assessed to your Card Account.
Expedited Card Replacement	\$30.00	Expedited processing (2 business days) of a replacement or reissued Card.

We reserve the right to change the above fee schedule. You will receive prior notice of fee increases as required by applicable law.

¹ When you load funds onto your Card, you may be charged a fee by your employer or other company in connection with a direct deposit.

² Additional fees from other parties may be incurred such as cell phone carriers or internet providers.

Transaction Limitations

A. Limitations on frequency of transfers:

- (i) You may make only 5 cash withdrawals from an ATM each day.
- (ii) You may make only 3 cash advances from a financial institution each day.
- (iii) You can use Elan's point-of-sale transfer service for 99 transactions each day.
- (iv) You can use Elan's point-of-sale transfer service using a PIN for 99 transactions each day.

B. Limitations on dollar amounts of transfers:

- (i) You may withdraw up to \$1,000.00 from an ATM each day (inclusive of any fees charged by ATM owners).
- (ii) You may withdraw up to \$1,000.00 from a financial institution each day.
- (iii) You may buy up to \$5,000.00 worth of goods or services using Elan's point-of-sale service each day.
- (iv) You may buy up to \$5,000.00 worth of goods or services using Elan's point-of-sale transfer service with a PIN each day.
- (v) You can have a single load up to \$5,000.00 and up to \$5,000.00 loaded per day.
- (vi) You can have a maximum Card Account balance of \$10,000.00.
- (vii) For purposes of fraud prevention and account security, there are other transaction limits (including transfer limits) that apply.

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