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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | |  | Schedule ID: ${SCHEDULE\_ID} |   Dear ${CLN\_FULL\_NAME},  This is managed by ${SUB\_NAME}. We have made the below payment from your Special Purpose Account effective ${SCHEDULE\_DATE} as specified by the authorization on file with ${SUB\_NAME}.  Your monthly account statement is available anytime; just log in to your account.   |  |  | | --- | --- | | Payment to: | ${CLN\_PAYEE} | | Amount Paid: | $${TRANS\_AMOUNT} USD | | Fee: | $${TRX\_FEE\_AMOUNT} USD | | Date: | ${SCHEDULE\_DATE} | |

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| CONTACT US  You can reach out to us or call customer support.  RIGHT TO REFUND You, the customer, are entitled to a refund of the money to be transmitted as a result of this agreement if Finxera does not forward the money received from you within 10 days of the scheduled transaction date, or does not give instructions committing an equivalent amount of money to the recipient designated by you within 10 days of the scheduled transaction date, unless otherwise instructed by you.  For California Residents:  If you want a refund, you must mail or deliver. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to $1,000 and attorney’s fees pursuant to Section 2102 of the California Financial Code. |

For Texas Residents:

If you have a complaint, first contact us. If you still have an unresolved complaint regarding the company’s money transmission activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), [www.dob.texas.gov](http://www.dob.texas.gov).

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days. You can also contact us for a written explanation of your rights.