



## PLS Launches Xpectations!® Plus Debit Card, Providing Affordable Banking and Payment Services

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*Powered by Green Dot's single-source embedded finance platform, the Xpectations!® Plus Debit Mastercard® expands access to the banking system for PLS' five million-plus customers*

AUSTIN, Texas--(BUSINESS WIRE)--Jul. 16, 2024-- The [PLS](#) family of financial service centers, one of the nation's largest providers of community based financial services, today announced the launch of the Xpectations!® Plus Debit Card, a new suite of online banking services powered by Green Dot's (NYSE: GDOT) single-source embedded finance platform. The Xpectations!® Plus Debit Card now offers PLS' five million-plus customers access to seamless, affordable and useful financial tools and services, including early access to direct deposits, overdraft protection, free nationwide ATM access, and much more.

"At PLS, we believe everyone deserves better. Our aim every day is to raise our customers' expectations. The new Xpectations! Plus Debit Card does just that since it has so many excellent features and benefits," said Rob Fisher, Senior Vice President of Support Operations, PLS. "Our team members across the country are excited to be able to offer this new financial product while providing superior customer service and treating people like people."

The Xpectations! Plus Debit Card, a demand deposit account (DDA), offers customers the ease and convenience of managing their money either digitally or at PLS' more than 200 locations. Xpectations! Plus cardholders can now receive direct deposits of paychecks up to two days early or government benefits up to four days early<sup>1</sup>, gain peace of mind with up to \$200 in overdraft protection<sup>2</sup>, and enjoy the convenience of fee-free ATM withdrawals and free cash reloads at any PLS store. Additionally, through a partnership with [Entrust](#), cards can be issued and personalized instantly at participating PLS stores.

The need for alternative financial services remains high in the U.S., with 4.5 percent of U.S. households unbanked and another 14.1 percent underbanked (households that do have a bank account but still use nonbank transaction services) according to the FDIC's [National Survey of Unbanked and Underbanked Households](#). The tens of millions of Americans in these categories, millions of whom rely on PLS' financial service centers to conveniently manage their financial lives, can now benefit from the seamless, affordable and useful financial tools offered via the Xpectations!® Plus Debit Cards' new DDA features and functionality.

"Our partners' customers want convenience and flexibility in how they access and manage their money," said Jamison Jaworski, GM/SVP, Consumer Division, Green Dot. "By building this new offering on Green Dot's single-source embedded finance platform, PLS is able to provide its customers with a more modern, comprehensive digital banking experience that simplifies their financial lives. We're proud to continue building better customer experiences with PLS."

For more than 25 years, PLS has been a community hub for the financial needs of millions of Americans. The company operates as a one-stop shop for a wide variety of financial services: in addition to being among the nation's leading providers of check cashing services, PLS also offers money transfer services, bill payment services, free money orders, and much more in its more than 200 locations. PLS' ability to offer customers a full range of financial services in a single outing provides substantial value to its customers.

Green Dot's single-source embedded finance platform is built on the company's secure banking and money movement capabilities that fuel value, loyalty and growth with its partners. The comprehensive, vertically integrated platform is modular by design, configurable to the business needs of Green Dot's partners, and flexible to adapt as they grow. Companies ranging from start-ups to the world's most trusted brands leverage Green Dot to deliver embedded finance solutions that enhance and deepen customer experiences.

For more information on Green Dot, visit: [www.greendot.com](http://www.greendot.com).

### About PLS®

PLS, headquartered in Chicago, operates over 200 community financial service centers across the country. PLS believes that customers deserve better than the existing services available in the marketplace to meet their critical financial needs. PLS financial service centers offer free money orders, check cashing, Xpectations!® Plus Debit Card, money transfer services, and bill payments. Some PLS locations offer auto insurance and vehicle license and registration services. The PLS brand also includes an automobile dealership located in Indianapolis, IN. PLS employs over 3,000 team members from the neighborhoods it serves. PLS does not offer any lending products. Visit PLS at [www.pls247.com](http://www.pls247.com) for additional information on products and services.

### About Green Dot

Green Dot Corporation (NYSE: GDOT) is a financial technology and registered bank holding company committed to giving all people the power to bank seamlessly, affordably and with confidence. Green Dot's technology platform enables it to build products and features that address the most pressing financial challenges of consumers and businesses, transforming the way they manage and move money and making financial empowerment more accessible for all.

Green Dot offers a broad set of financial services to consumers and businesses including debit, checking, credit, prepaid, and payroll cards, as well as robust money processing services, tax refunds, cash deposits and disbursements. Its flagship digital banking platform GO2bank offers consumers simple and accessible mobile banking designed to help improve financial health. The company's banking platform services business enables a growing list of the world's largest and most trusted consumer and technology brands to deploy customized, seamless, value-driven money management solutions for their customers.

Founded in 1999, Green Dot has served more than 33 million customers directly and many millions more through its partners. The Green Dot Network

of more than 90,000 retail distribution locations nationwide, more than all remaining bank branches in the U.S. combined. Green Dot Bank is a subsidiary of Green Dot Corporation and member of the FDIC<sup>3</sup>. For more information about Green Dot's products and services, please visit [www.greendot.com](http://www.greendot.com)

<sup>1</sup> Early direct deposit availability depends on payor type, timing, payment instructions, and bank fraud prevention measures. As such, early direct deposit availability may vary from pay period to pay period. The name, Social Security, TIN or select US ID type or Foreign ID type number on file with your employer or benefits provider must match your Xpectations! Plus Debit Card account to prevent fraud restrictions on the account.

<sup>2</sup> Opt-in required. Account must be in good standing and chip-enabled debit card activated to opt-in. Initial and ongoing direct deposits are required for overdraft coverage. Additional criteria may apply which can affect your eligibility and your overdraft coverage. Overdrafts are paid at our discretion. Overdraft fees may cause your account to be overdrawn by an amount that is greater than your overdraft coverage. A \$15 fee may apply to each eligible purchase transaction that brings your account negative. Balance must be brought to at least \$0 within 24 hours of authorization of the first transaction that overdraws your account to avoid a fee. Learn more at [PLScard.com/agreements](http://PLScard.com/agreements).

<sup>3</sup> Green Dot Bank also operates under the following registered trade names: GO2bank, GoBank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits.

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