



Annual Notice of Changes for 2025

Additional information for your Annual Notice of Changes

This insert contains a banking statement that we are required to provide when materials include the "&more Benefits Prepaid Mastercard®" verbiage. This verbiage is located on page 9.

Banking statement:

&more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Inc. Use of this card is subject to the terms and conditions of the Cardholder Agreement.