

KAIKU IS HONORED TO BE PART OF THE VISA[®] CLEAR PREPAID PROGRAM.



KAIKU HAS CERTIFIED TO MEET THE VISA CLEAR PREPAID STANDARDS.

(Westlake Village, Calif.) – July 29, 2015 — Kaiku Finance LLC announced today that it certifies the Kaiku Visa[®] Prepaid Card to meet the standards of the new Visa Clear Prepaid Program.

The goal of Visa's new Visa Clear Prepaid program is to provide consumers a clear path to identify and choose a prepaid product that affords them transparency and protection, important features of Kaiku's outreach and design targeted toward its millennial audience. The Visa Clear Prepaid seal highlights the Kaiku Card's clear and straightforward approach to enabling the nearly 77 million millennial consumers to manage their money confidently. Kaiku's inclusion in the Visa Clear Prepaid program will be easily identified through the Visa Clear Prepaid seal on Kaiku's website and digital marketing materials.

To meet the requirements, the Kaiku Card provides a clearly communicated fee structure that covers day-to-day card use; doesn't allow overdraft coverage or fees; permits inactivity fees only if an account has been inactive for a certain period of time; has consumer-friendly communications of fees and disclosures; individual FDIC/NCUA insurance; Visa Zero Liability fraud protection; and Regulation E Lite consumer protections.

The Kaiku Card is easy to understand with only two simple fees, which can both be waived by using in-network ATMs and direct deposit. Kaiku's fees are among the lowest in the prepaid card industry: card users pay \$0 a month if they load \$750 per month via direct deposit; without direct deposit, the monthly fee is \$3.

"Kaiku is honored to be part of the Visa Clear Prepaid Program," said David R. Smith, Kaiku's Head of Marketing. "It's our mission to be clear regarding fees and security so that users understand exactly what they get with the Kaiku Card. Kaiku cardholders are a unique group and we know they have better things to do with their time than decoding complex fee schedules."

ABOUT KAIKU FINANCE LLC

Kaiku Finance LLC is a provider of forward-thinking prepaid products and services, offering convenient, flexible, and affordable alternatives to traditional banking. The Kaiku Visa Prepaid Card is a next-generation, reloadable prepaid card that empowers cardholders to more comfortably manage their finances by combining low fees with unsurpassed access, convenience, and mobility. Product information can be located at www.kaiku.com