

We're reaching out to let you know that your Brink's Business Expense account and associated Brink's Business Expense Debit Mastercard(s) will be closed on June 25, 2024.

Our parent company, U.S. Bank, has made the decision to discontinue Bento for Business as a stand-alone brand and relaunch our services through U.S. Bank. While not currently available, the future relaunch will make our services available to U.S. Bank customers who hold a U.S. Bank business credit card. Your account will not be transferred to U.S. Bank.

Our records indicate you have Brink's Business Expense card(s) with a business demand deposit account issued by The Bancorp Bank, N.A., on behalf of Bento for Business. There are a few important, time-sensitive details that we wanted to make sure you're aware of ahead of your account closure.

Effective April 30, 2024:

- Funds can no longer be loaded to the card. This means all loads and recurring load activity, such as direct deposit, wire transfers, or bank transfers into your account will no longer be available. If there is any active recurring load activity, those with appropriate permission should contact their bank, payment provider or payroll department to stop the loads from posting to the account before April 30, 2024. Any recurring loads sent to the account on or after April 30, 2024 will be rejected and returned to the payer.
- Any recurring debit charges (also referred to as preauthorized ACH Debits), such as subscription services, cannot be paid from the card/account after April 30, 2024. To avoid missed or delinquent payments, contact the merchant(s) as soon as possible to provide another payment method. Any ACH Debits received on or after April 30, 2024, will be declined and the merchant will not be paid.

Effective June 25, 2024:

- All services in connection with this card program will be discontinued. The account will close on June 25, 2024 or on the card's expiration date, whichever comes first, and the card will be deactivated.
- The available balance remaining in the account on June 25, 2024 is subject to adjustments based on refunds and/or the outcome of dispute claims. If a refund request or dispute claim is submitted and/or resolved in your favor after June 25, 2024, and a check for the available balance was already sent, a separate check representing the value of the favorably resolved claim will be mailed to the business owner's shipping address.

Actions you can take before June 25, 2024:

If you don't want to spend the remaining funds on the card or in the account prior to June 25, 2024, you have the following options for when and how to receive the funds from us:

- You can only use Brink's Pay Direct Payments to transfer the remaining account balance prior to the account being closed. If you'd then like to close the account before June 25, 2024, please email us at support@brinksbusiness.com to request the cancellation. The request to cancel must come from the email address of the Business Owner on file. At time of the cancellation request, if there are any remaining funds, we will send a check for the remaining amount within fourteen (14) business days to the business owner's shipping address.

- If you do nothing before June 25, 2024, any remaining balance in the account will be refunded by check, which will be mailed to the shipping address on file for the business owner within fourteen (14) business days of June 25, 2024.
- All checks will be issued by The Bancorp Bank, N.A. and must be cashed within 180 calendar days of issuance. Please make sure the business owner's shipping address is correctly listed to ensure the check can be delivered.

Per the [Brink's Business Expense Business Deposit Account Agreement](#):

- We reserve the right to not refund any unused balance of \$1.00 or less.
- Any uncashed or returned check(s) may be subject to escheatment and sent to the state of the business' last known shipping address. Escheatment timelines will vary by state.

To prepare for your account closure, please make sure to access <https://app.brinksbusiness.com/login> or the Brink's Business Expense Mobile application to download any statements, transactions, or other documents you may require. If you do not have access to the statement, please reach out to the business owner. If:

- The account is closed before June 25, 2024, you will immediately lose access to login to your account at the time the account is closed. Please download any account documents before requesting account closure. If you need statements or other documentation after your account is closed, please contact us at the email address provided below.
- The account is automatically closed on June 25, 2024, you will be able to access your account documents through October 31, 2024. You will no longer have access to your account information through our website or the mobile application after October 31, 2024. If you need statements or other documentation after October 31, 2024, please contact us at the email address provided below.

If you have any questions, concerns, or if you require assistance to access any statements or other documents, our Customer Service team will be available to assist you at support@brinksbusiness.com.

We extend our heartfelt gratitude for your understanding and cooperation during this transition. Thank you for your business.

Warm regards,

The Bento for Business Team | support@brinksbusiness.com

View the Bento for Business Privacy Policy ([Privacy Policy | Bento \(bentoforbusiness.com\)](#) | [Privacy Policy | The Bancorp Bank, N.A.](#))