

Exhibit 2—Standard Enhancement Communication

A sample template of our standard Access Online enhancement communication is presented below:

Access Online 19.1 Release - RM Template USB

To: Access Online program contacts
From: RM
Date: Effective February 9, 2019
Subject: Access Online upcoming enhancements

Dear [insert name],

Access® Online is happy to announce the addition of over 25 new account alerts for which your cardholders can register to receive via email and/or SMS text message. This and other enhancements will be added February 9th. For details on the alerts available and directions for registration, see the attached overview document.

Please note, during this planned update on November 9, 2019, users may experience outages of certain functionality from 7 a.m. February 9 to 7 a.m. CT February 10. Please let me know if you have questions or need assistance with the upgrade.

Thank you!
[Relationship Manager]
[Signature block]