

You have several options to receive your wages: direct deposit; check (if available); or this payroll card. Tell your employer which option you choose.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$2.50 off-network	

ATM balance inquiry (in-network or off-network)	\$0 or \$0.50
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Customer service (automated or live agent)	\$0
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Inactivity fee (assessed each month after 90 days with no transactions)	\$5.00
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We charge 3 other types of fees. Here are some of them:

ATM transaction decline fee (in-network or off-network)	\$0 or \$1.00
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Replacement card	\$10.00*
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Over the counter cash withdrawal	\$5.00*
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*This fee can be lower depending on how and where this card is used.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement.

List of all fees for the Instant Financial Prepaid Visa® Card

All Fees	Amount	Details
Get Started		
Card Purchase	Free	There is no fee for the initial card activation.
Monthly Usage		
Monthly Fee	Free	There is no monthly fee charged to unexpired card accounts.
Add Money		
Employer Load	Free	Funds being loaded from a funding account to the card account for access by cardholder.
Spend Money		
Signature Purchase Transaction Fee	Free	Merchant POS signature, online and over the phone transactions.
PIN Debit Purchase Transaction Fee	Free	Transactions at merchant where PIN is used.
Get Cash		
POS PIN Debit Purchase - with Cash Back	Free	Limits on the amount of cash you can withdraw per transaction vary, ask your merchant for details.
In-Network Domestic ATM Cash Withdrawal	Free**	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network ATM cash withdrawals. Limits on the amount of cash you can withdraw per transaction vary, ask your merchant for details. Locations can be found at moneypass.com/atm-locator.html .
Off-Network Domestic ATM Cash Withdrawal Fee	\$2.50	This is our fee. "Off-Network" refers to the all ATMs outside of the Instant ATM Network. Assessed each time the Card is used at an Off-Network ATM. The ATM owner may charge an additional fee for each transaction, even if you do not complete a transaction.

In-Network Domestic ATM Transaction Decline Fee	Free	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network transaction declines. Locations can be found at moneypass.com/atm-locator.html .
Off-Network Domestic ATM Transaction Decline Fee	\$1.00	This is our fee. "Off-Network" refers to the all ATMs outside of the Instant ATM Network. Assessed after any ATM cash withdrawal transaction resulting in a decline when the Card is used at an Off-Network ATM. You may also be charged a fee by the ATM operator.
Over the Counter Cash Withdrawal***	\$5.00	This is our fee. Assessed each time the Card is used at an Over The Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.
Information		
In-Network Domestic ATM Balance Inquiry Fee	Free	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network balance inquiries. Locations can be found at moneypass.com/atm-locator.html .
Off-Network Domestic ATM Balance Inquiry Fee	\$0.50	This is our fee. "Off-Network" refers to the all ATMs outside of the Instant ATM Network. Assessed after any ATM inquiry for your Available Balance when the card is used at an Off-Network ATM. You may also be charged a fee by the ATM operator.
Wireless Alerts	Free	Standard text messaging rates may apply - see your wireless carrier for details.
Customer Service	Free	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Mobile App	Free	Standard text messaging rates may apply - see your wireless carrier for details.
Balance Inquiry Via Live Agent Customer Service (1-855-346-7788)	Free	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Automated Customer Service (1-855-346-7788)	Free	There is no fee for calls to the voice response number.

Using your card outside of the U.S.		
International Purchase Transaction Fee	3%	3% of the total U.S dollar amount of each transaction applied to international merchant POS signature, online, and over the phone transactions.
International ATM Withdrawal Fee	\$2.50	This is our fee. Assessed each time the Card is used at an international ATM. The ATM owner may charge an additional fee for each transaction, even if you do not complete a transaction.
International ATM Transaction Decline Fee	\$1.00	This is our fee. Assessed after any ATM cash withdrawal transaction resulting in a decline when the Card is used at an International ATM. You may also be charged a fee by the ATM operator.
International ATM Balance Inquiry Fee	\$0.50	This is our fee. Assessed after any ATM inquiry for your Available Balance when the Card is used at an International ATM. You may also be charged a fee by the ATM operator.
Other		
Inactivity Fee	\$5.00	Assessed each month after 90 days of no transactions.
First Replacement Card Fee	Free	Replacing a card that has been lost or stolen each year. This fee is void where prohibited by law.
Subsequent Replacement Card Fee	\$10.00	Replacing a card that has been lost or stolen. This fee is void where prohibited by law.
Card to Bank Transfer	Free	Funds transferred from the card account to the cardholder's personal bank account.
Card Cancellation Fee	Free	Assessed for mailing a check to close your Card Account. You must contact us to close your Card Account. Checks are mailed only upon request.

***If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to our Card.*

****One Free Over the Counter Cash Withdrawal transaction every seven (7) days.*

This Fee Table is effective 04/2019.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sutton Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Sutton Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Sutton Bank by calling 1-855-346-7788, by mail at P.O. Box 826, Fortson, GA, 31808-0826, or visit suttonbank.com/home/prepaid-card-customer-support.html.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Instant Financial Prepaid Visa® Card

Payroll Card Cardholder Agreement / Terms & Conditions

Important - Please Read Carefully

About Your Card

This Payroll Card Cardholder Agreement (“Agreement”) constitutes the agreement between you, and Sutton Bank Attica, Ohio (“Sutton Bank” or “Issuer”), outlining the terms and conditions under which the Instant Financial Prepaid Visa Card has been issued to you by the Issuer. The Issuer is an FDIC insured member institution. “Card” means a Non-Personalized Card issued to you by Sutton Bank. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. If you do not agree to the terms and conditions contained in this Agreement, do not activate or use the Card. “Card Account” means the records we maintain to account for the funds associated with the Card. “Employer” means your current employer or one of its affiliates through whom you initially enrolled in the program and who deposits wages or other compensation into your Card Account. “Non-Personalized Card” means the initial, non-personalized Instant Financial Prepaid Visa Card you will receive in-person if you register for a Card with your Employer or through the Instant Financial Mobile Application. Issuance to you of a Non-Personalized card is subject to successful completion of the Issuer’s identification verification process and receipt of the Issuer’s approval (see the paragraph of this Agreement below captioned “Important Information about Opening a New Card Account”). “You” and “your” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer and its respective successors, affiliates or assignees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account or have been loaded into the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. The Card is not connected in any way to any other account. The Card is not a credit card and will not enhance your credit rating. You will not receive any interest on your funds in the Card Account. The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable, is not for resale, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may cancel your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms and conditions of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

Description Of Your Card

The Card is a prepaid card useable in the United States, wherever prepaid debit cards bearing the applicable payment network brands on your Card are accepted. The Card is not a gift card. The Card is not a device that accesses money in an individual checking or savings account. When you use your Card, you are redeeming the value on the Card and not making a withdrawal from a checking or savings account. Your Card is NOT a bank deposit account, debit card, or a charge card that allows you to make purchases or

obtain advances and pay later. The Card will have a printed expiration date and the Card will expire, in accordance with applicable law, on the expiration date. If your Card Account is in good standing and you have available funds on the Card, we will issue you a new Card upon expiration. The Card is our property and is nontransferable. We may revoke or suspend your Card or any features or services of your Card at any time without cause or notice. You must surrender a revoked Card and you may not use an expired or revoked Card. You are required to notify us promptly if the Card is lost or stolen.

Card Registration; Card Activation

CARDS MUST BE REGISTERED PRIOR TO ISSUANCE AND USE. MONTHLY FEE MAY APPLY FOLLOWING REGISTRATION (SEE THE PARAGRAPH BELOW CAPTIONED "FEE SCHEDULE").

Non-Personalized Cards will be registered at the time you receive the Card and you will need to activate it using the Instant Financial Mobile Application or by visiting www.instant.co using any web browser. We may limit the number of Cards that you may register in our sole discretion. If we are unable to verify your identity, you will not receive a Card.

YOU MUST ACTIVATE YOUR CARD PRIOR TO USING IT.

To activate your Card, you must download the Instant Financial Mobile Application. Go to www.instant.co and follow the instructions. We may refuse to activate your Card at our sole discretion. Where applicable, once you activate your Replacement Card, the money on your Instant Issue Card will be automatically transferred to your Replacement Card, and you will no longer be able to use the Instant Issue Card.

Personal Identification Number (PIN)

You will receive a Personal Identification Number ("PIN") with your Non-Personalized Card. However, you may select a new PIN any time by calling the Toll Free number on the back of the card (1-855-346-7788). You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled "Your Liability for Unauthorized Transfers."

Authorized Card Users

You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

FDIC Insurance

All funds associated with the Card shall be held in an account with the Issuer for your benefit, with the balance of such funds to be reduced through your use of such funds or through the imposition of fees and other charges in accordance with the terms and conditions of this Agreement. If you have provided us with the personal information described in the paragraph above labeled "Important Information about Opening a New Card Account," then such funds are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum amount specified by FDIC regulations.

Representations and Warranties

By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that (i) you are a U.S. citizen or legal alien residing in the United States, Puerto Rico or the District of Columbia; (ii) you received a copy of this Agreement and agree to be bound by and to comply with its terms; (iii) you accept the Card; and (iv) your net wages in any given calendar month will not exceed \$10,000.00.

Disclaimer of Warranties

EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD OR RELATING TO OR ARISING OUT OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Limitation of Liability

WE WILL NOT BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR THE CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW. TO THE EXTENT PERMITTED BY LAW, YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY US SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE CARD.

Card Account Access

With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") that bears the Visa®, PULSE®, or MoneyPass® Acceptance Mark, or you may use the Card to withdraw funds over the counter at a financial institution that accepts debit cards bearing the applicable payment network brands on your Card, or any Point-of-Sale ("POS") device, as permissible by a merchant, that bears the Visa® or PULSE® Acceptance Mark. Some of these services may not be available at all terminals. Using the Instant Financial App or by signing into your account at www.instant.co, you may transfer funds from your Card Account to other accounts you maintain with another financial institution whenever you request.

All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM, a POS device or through a participating bank (over-the-counter withdrawal), in each case in one or more transactions. The maximum amount that may be withdrawn from a Domestic ATM per transaction is \$1,000.00. The maximum amount that may be withdrawn from a domestic ATM per day is \$1,000.00 Please note that each ATM owner may establish limits as to how much cash may be obtained from an ATM at a single time or through a single location. The combined maximum cumulative amount that may be withdrawn in any combination from a POS device and/or through a participating bank (over-the-counter withdrawal) per month is \$10,000.00. Any funds withdrawn from a POS device or through a participating bank will be subject to the maximum amount that can be spent on your Card per day. If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location. This means that you may need to

visit more than one merchant if you are seeking to withdraw cash in an amount which is less than or equal to the total limit above, but more than the limit established by the individual merchant.

When you use an ATM not in the MoneyPass network, you may be charged a fee by the ATM operator for any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. We are not responsible for such fee. The amount of the surcharge should be disclosed at the ATM. Any such surcharge will be deducted from the balance of the Card, along with the amount of the withdrawal performed at the ATM and the fees that apply in accordance with the Fee Schedule. Your balance can be viewed at no charge within the Instant Financial app at any time or by signing into your account at www.instant.co.

Loading Your Card

Funds can be loaded at any time after the card is successfully activated. Value can be added by requesting funds from your Employer via the Instant Mobile Application. Your employer will be the sole means of adding funds to your Card and your Employer will report all wages and contributions as required by law and you will receive the appropriate notification, for the purposes of tax reporting, from your Employer. We bear no responsibility, whatsoever, for any such reporting or tax liabilities by your Employer.

Employer Loads

Payroll loads are available on your card on paydays, when approved by your employer.

We have no obligation to you in the event that your employer delays in providing, or fails to provide funds to load your card.

Additional Card Features

We may offer additional products, features and services to you in connection with your Card, such as SMS text message and e-mail alerts, mobile account services, bill payment services, a loyalty program, and a savings account. Additional terms and conditions may apply. Call 1-855-346-7788 or log on to www.instant.co for additional information and applicable terms and conditions.

Using Your Card

The maximum amount that can be spent on your Card per day is \$2,500.00. The maximum amount that can be spent on your Card per month is \$10,000.00. The maximum value of your Card is restricted to \$10,000.00.

You may use your Card to purchase or lease goods or services anywhere Visa® debit cards or PULSE® cards are accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined. At the time of each purchase using the Card, you may be asked to sign a receipt for the transaction. The dollar amount of the purchase will be deducted from the value associated with the Card.

If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$75.00 or more. If your Card is declined, even though you have sufficient funds

available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. Your Card cannot be redeemed for cash except where required by law. You may not use your Card for online gambling, any illegal transaction or for car rental transactions. We may refuse to process any Card transaction that we believe may violate the terms of this Agreement or applicable law.

Each time you use your Card, you authorize us to reduce the value available in your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card, you shall remain fully liable to us for the amount of the transaction and any applicable fees. We may deduct any amount that you owe us from any current or future funds associated with this or any other Card you activate or maintain.

For security reasons, we may limit the number or amount of transactions you can make with the Card. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account using your Card Account’s direct deposit account number. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days or more.

Non-Visa Debit Transactions

New procedures are in effect that may impact you when you use your Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a PULSE transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the PULSE network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the PULSE network. Please refer to the paragraph labeled “Your Liability for Unauthorized Transfers” for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at the POS, swipe your Card through a POS terminal, sign the receipt, or provide your Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter your PIN at the POS terminal or provide your Card number after clearly indicating a preference to route your transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

Refunds and Returns

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant. The exchange or return of merchandise purchased in whole or in part with the Card will be governed by the procedures and policies of each merchant and applicable law. At the time of any exchange or return, you should present both the merchandise receipt and the Card. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. The Issuer, Visa U.S.A. Inc., ITC Financial Licenses, Inc., or their respective affiliates, employees or agents, including, but not limited to, Interactive Communications International, Inc. and its affiliates, employees and agents are not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card or any damages resulting directly or indirectly from the use of the Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

Card Replacement

If you need to replace your Card for any reason, please return to your employer to request a replacement Card. If you are unable to find your Card, you may put a security hold on your Card so no money can be spent or cash withdrawn while you look for it. Click “Freeze My Card” from the Help page in the App. Call 1-855-346-7788 to have any funds moved to the replacement card. You will be required to provide personal information which may include your Card number, full name, transaction history, copies of accepted identification, etc. We reserve the right to require an affidavit signed by you and conduct an investigation into the validity of any request. There is a fee for a replacement Card in the amount shown in the paragraph of this Agreement captioned “Fee Schedule”, which will be deducted from the balance associated with the new Card.

Card Expiration

The Card plastic is valid through the expiration date shown on the front of the Card, except where prohibited or modified by applicable law. The funds associated with the Card do not expire. You will not be able to use your Card after the expiration date; however, you may request a replacement Card at no cost to you by following the procedures in the paragraph labeled “Card Replacement.” The new Card will have a value equal to the remaining balance of the expired Card.

Receipts

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

Card Account Balance/Periodic Statements

You are responsible for keeping track of your Card Account available balance. Merchants generally will not be able to determine your available balance. It is important to know your available balance before making any transaction. You may obtain information about the amount of money you have remaining in your Card Account by calling 1-855-346-7788. This information, along with twelve (12) months history of Card Account transactions, is also available through the Instant Financial Mobile Application or by signing into your account at www.instant.co.

You also have a right to obtain a twenty-four (24) month written history of Card Account transactions by writing to us at Paper Statement Request, ITC Financial Services, P.O. Box 826, Fortson, GA, 31808-0826. You will not be charged a fee for this information unless you request it more than once per month. In this request, you must include your full name, address and Card number. No paper statements will be mailed without a written request for that particular month. You will not automatically receive paper statements. You

agree that these are reasonable procedures for sending and receiving paper statements.

Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. Anytime your remaining Card Balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount resulting in a zero balance on your Card Account.

Refer to the Fee Table in the Instant Financial Mobile Application or by signing into your account at app.instant.co during registration or click “Card Holder Agreement” from the Help page in the App.

Foreign Transactions

If you conduct a transaction in a currency other than U.S. dollars, the merchant, network or card association that processes the transaction may convert any related debit or credit into U.S. dollars in accordance with its then current policies. Visa currently uses a conversion rate that is either: (i) selected from a range of rates available in the wholesale currency markets (note: this rate may be different from the rate the association itself receives), or (ii) a government-mandated rate. The conversion rate may be different from the rate in effect on the date of your transaction and the date it is posted to your account. We will impose a charge equal to 3% of the transaction amount (including credits and reversals) for each transaction (U.S. or foreign currency) that you conduct outside the 50 United States and the District of Columbia (including foreign websites).

Unclaimed Property

Applicable law may require us to report to state government authorities any funds remaining with respect to your Card after a certain period of inactivity. In that event, we may try to contact you at the address shown in our records. If we are unable to contact you, we may be required to transfer any funds remaining with respect to your Card to state government authorities as unclaimed property.

Confidentiality

We may disclose information to third parties about you, your Card, or the transactions you make:

- a) Where it is necessary or helpful for completing transactions;
- b) In order to verify the existence and condition of your Card for a third party, such as merchant;
- c) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
- d) If you consent by giving us your written permission;
- e) To our employees, auditors, affiliates, service providers, or attorneys as needed;
- f) In order to prevent, investigate or report possible illegal activity;
- g) In order to issue authorizations for transactions on the Card;
- h) As permitted by applicable law; or
- i) Otherwise as necessary to fulfill our obligation under this Agreement.

Please see our Privacy Policy, available at www.instant.co for further details. You hereby agree to our collection, use and sharing of information about you and the Card as provided in our Privacy Policy, which is made a part of this Agreement. This Privacy Policy also tells how you can (i) limit the ways we share, or (ii) request corrections to the information we maintain about you.

Our Liability for Failure to Complete Transactions

If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a) If through no fault of ours, you do not have enough funds available on your Card to complete the transaction;
- b) If a merchant refuses to accept your Card;
- c) If an ATM where you are making cash withdrawal does not have enough cash;
- d) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- e) If access to your Card has been blocked after you reported your Card lost or stolen;
- f) If there is a hold on your funds are subject to legal or administrative process or other encumbrance restricting their use;
- g) If we have reason to believe the requested transaction is unauthorized;
- h) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
- i) For any other exception stated in our Agreement with you or by applicable law.

Your Liability for Unauthorized Transfers

If you are unable to find your Card, you may put a security hold on your Card so no money can be spent or cash withdrawn while you look for it. Click “Freeze My Card” from the Help page in the App. Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 1-855-346-7788. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify us within two (2) business days and you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to PIN transactions not processed by Visa or to ATM cash withdrawals. If you notify us within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled “Your Right to Dispute Errors”. If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If your Card has been lost or stolen, we will close your Card Account to keep losses down. Return to your employer to obtain a replacement card, and call 1-855-346-7788 to transfer funds to your replacement card.

Assignment; Applicable Law; Severability

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other

association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Ohio except to the extent governed by federal law.

Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at www.instant.co, and any such amendment shall be effective upon such posting to that website and your continued use of the card. The Agreement is available at www.instant.co. You will be notified of any change in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may discontinue your use of your card at any time and may choose to discontinue your use of the services provided by Instant Financial at any time ("Termination"). Your decision to discontinue use of your card and/or the services of Instant Financial will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via a check to the mailing address we have in our records. There is no fee for this service. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00. Any request for a return of funds shall be processed within a reasonable period of time after your request.

Overpayment

We and your Employer, where applicable, reserve the right to deduct funds from your Card Account in order to correct a previous error or overpayment to you, and you authorize us (a) to share information as necessary with your Employer in connection with resolving any errors or overpayments related to Payroll loads to the Card and (b) to the extent applicable, to accept instructions from your Employer to add or deduct funds from your Account and, in the case of deductions, to return those funds to your Employer.

Your Right to Dispute Errors

In case of errors or questions about your electronic transactions or Card Account, call us 1-855-346-7788 or write to Cardholder Services, P.O. Box 826, Fortson, GA, 31808-0826 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-855-376-7788 or writing us at Cardholder Services, P.O. Box 826, Fortson, GA, 31808-0826. You will need to tell us:

- a) Your name and Card Account number
- b) Why you believe there is an error, and the dollar amount involved
- c) Approximately when the error took place

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If you do not have federal payments (for example, Social Security benefits, tax refunds or other government payments) deposited to your Card Account, we may not credit your Card. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card.

For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question.

We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this Section. If you need more information about our error-resolution procedures, call 1-855-346-7788 or write to Cardholder Services, P.O. Box 826, Fortson, GA, 31808-0826.

No Warranty of Availability or Uninterrupted Use

From time to time the Card services may be inoperative, and when this happens, you may be unable to use your Card or obtain information from your Card, including the available balance of funds associated with your Card. Please notify us at the Customer Service number stated below if you have any problems using your Card. You agree that the Issuer, Visa U.S.A. Inc., and their respective affiliates, employees, or agents are not responsible for any interruption of service.

Website and Instant Financial Mobile Application Availability

Although considerable effort is expended to make our website, Instant Financial Mobile Application, and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website or Instant Financial Mobile Application changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts.

You agree to act responsibly with regard to our website and Instant Financial Mobile Application and its use. You will not violate any laws, interfere or disrupt computer networks, impersonate another person or entity, violate the rights of any third party, stalk, threaten or harass anyone, gain any unauthorized entry, or interfere with the website's systems and integrity.

We shall not bear any liability, whatsoever, for any damage or interruptions caused by any "computer viruses" that may affect your computer or other equipment. We advise the regular use of a reputable and readily available virus screening and prevention software.

English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

Customer Service

For customer service or additional information regarding your Card, please contact us at:

Instant Financial Prepaid Visa Card - Customer Service
P.O. Box 826
Fortson, GA 31808-0826
1-855-346-7788

Customer Service agents are available twenty-four (24) hours a day, seven (7) days a week to answer your calls.

Telephone Monitoring/Recording

You agree that from time to time, without further notice to you, we may monitor and/or record telephone calls and electronic communications between you and us to assure the quality of our customer service or as required by applicable law.

No Warranty Regarding Goods or Services as Applicable

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

Section Headings

Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

Entire Understanding

This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter.

Arbitration

Any claim, dispute, or controversy ("Claim") between you and us arising out of or relating in any way to this Agreement, your Card, your acquisition of the Card, your usage of the Card, or transactions on the Card, no matter how described, pleaded or styled, shall be finally and exclusively resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in your state of residence at a location that is reasonably convenient for both parties.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO A TRIAL BY JUDGE OR JURY.

We will pay the initial filing fee to commence the arbitration.

You and we will have every remedy available in arbitration as you and we would have from a court and will be entitled to reasonable discovery. All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made finally and exclusively by the arbitrator. The arbitrator's award will be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION, OR PRIVATE ATTORNEY GENERAL ACTION, OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON SHALL BE ALLOWABLE IN ARBITRATION.

This arbitration provision shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Solely for purposes of this Section 38 (Arbitration), “We” or “Us” shall mean the Issuer, and its respective successors, affiliates or assignees as well as any third party using or providing any product, service or benefit in connection with the Card.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD, SAVE YOUR RECEIPT AND CALL US AT 1-855-346-7788 TO CANCEL YOUR CARD AND TO REQUEST A REFUND.

This Cardholder Agreement is effective 04/2019.