

E-Sign Disclosure

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for any Account offered through www.myprepaidcenter.com that is not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "**we**," "**us**," and "**our**" refer to MetaBank®, Member FDIC, with whom you have your Account, and the words "**you**" and "**your**" mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, "**Account**" means the account you have with us. "**Communication**" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

- 1. Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. If you withdraw your consent, you may request paper copies of transaction history or the accountholder agreement by calling customer service. Your consent to receive electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and communications associated with the product or service available through www.myprepaidcenter.com for your Account
 - Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
 - Privacy policies and notices
- 2. Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (2) to the extent permissible by law, by access to a web site that we generally designate in advance for such purpose.
- 3. How to Withdraw Consent.** You may withdraw your consent to receive Communications electronically by unsubscribing on www.myprepaidcenter.com or writing to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications; however your access and use of www.myprepaidcenter.com may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. If you have withdrawn your consent and wish to receive electronic Communications again in the future, you may do so by subscribing on www.myprepaidcenter.com or writing to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067
- 4. How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through www.myprepaidcenter.com or by contacting us at 888-371-2109.
- 5. Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:
 - an Internet browser that supports 128 bit encryption;
 - sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
 - an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
 - a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.
- 6. Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact Customer Service at 888-371-2109 or write to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. The amount of this fee (if any) is disclosed in the Fee Schedule. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

- 7. Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.
- 8. Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
- 9. Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law. You may withdraw your consent to receive electronic communications by contacting Customer Service at 888-371-2109 or write to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067. If consent is withdrawn, your account will be closed. At our option, we may mail you a paper check or a physical card. It is your responsibility to provide a true and accurate address.
- 10. Consent.** By purchasing or using a card or Account from this site, you hereby give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

LOYALTY, AWARD, OR PROMOTIONAL ACCOUNT

Universal Mastercard® Virtual Account Accountholder Agreement

CUSTOMER SERVICE CONTACT INFORMATION:

Address: 700 State Highway 121 BYP Suite 200. Lewisville TX, 75067

Website: www.MyPrepaidCenter.com

Phone Number: 888-371-2109 (toll free in USA); or 339-234-6415 (outside USA)

IMPORTANT NOTICES:

- (1) This Account has been issued for loyalty/award/promotional purposes pursuant to a conditional offer and is not a gift Account.
- (2) Please read carefully. This agreement contains an Arbitration Clause requiring all claims to be resolved by way of binding arbitration.
- (3) Always know the exact dollar amount available on your Account. Merchants may not have access to determine your Account balance.
- (4) If you do not agree to these terms, do not use the Account and cancel the Account by calling Customer Service. Any refunds or exchanges are subject to the policy of the Corporate Sponsor.

Fees and Expiration

Maintenance Fee: \$3.95. Subject to applicable law, one month after your Account expires, a monthly maintenance fee will be assessed as long as there are funds remaining on the Account.

Although your Account may have an expiration date, the funds on your Account do not expire. Upon expiration, you must contact Customer Service Number to access the remaining balance on your Account.

Convert to Plastic Fee: \$3.00

Expedited Plastic Card Fee: \$20

Replacement Account Fee: \$6.95

Foreign Transaction Fee: 2%

This Accountholder Agreement (“Agreement”) sets forth the terms and conditions under which a Universal Mastercard Virtual Account (“Account”) has been issued to you by MetaBank®. By accepting and using this Account, activating the Account, or authorizing any person to use the Account, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement “You” and “your” means the person who has received and is authorized to use the Account. “We,” “us,” and “our” mean collectively, MetaBank, a federally-chartered savings bank, member FDIC, and its divisions or assignees, and also includes, unless otherwise indicated, our Program Manager. “Program Manager” refers to Blackhawk Network, who performs certain services related to your Account on MetaBank’s behalf. “Corporate Sponsor” means the company who has directly or indirectly established this Account for the purpose of disbursing funds to you. The Account may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference.

1. ABOUT YOUR ACCOUNT

Your Account is a prepaid Account loaded by the Corporate Sponsor, redeemable to buy goods and services at online, telephone, or mail order merchants where the Account is honored. To find out where the Account is honored, visit the Website at www.myprepaidcenter.com or call the Customer Service Number. The Account is NOT a credit Card. The Account is not a checking account or connected in any way to any account other than a stored value account where your funds are held. If you have registered your Account, the funds will be insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable limitations and restrictions of such insurance. You may register your Account by logging into www.myprepaidcenter.com.

2. USING YOUR ACCOUNT

a. Accessing Funds and Limitations

You must activate your Account prior to use by going to www.myprepaidcenter.com. The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to your Account. Each time you use your Account, you authorize us to reduce the value available on your Account by the amount of the transaction. Your Account cannot be: (1) redeemed for its cash value; (2) used for illegal transactions; (3) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc.; or (4) used to obtain cash at an automated teller machine ("ATM"). For security reasons, we may limit the amount or number of transactions you can make on your Account. We may refuse to process any transaction that we believe may violate the terms of this Agreement. **YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON YOUR ACCOUNT.** If you attempt to use the Account when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on your Account occurs due to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. We reserve the right to cancel this Account should you create a negative balance. If you do not have enough funds available on your Account, you may be able to instruct the merchant perform a "split transaction" to charge part of the purchase to the Account and pay the remaining amount with another form of payment.

b. Limits

Load Limitations	Limit
Maximum Account balance at any time	\$1,000
Maximum amount of Corporate Sponsor loads	\$1,000
Spend Limitations	Limit
Maximum amount in Point of Sale Signature or Point of Sale PIN Transactions	\$1,000 per day

c. Authorized Users

If you allow another person to use the Account, you will be responsible under this Agreement for all transactions made by that person, regardless of whether you intended to be responsible for all of them, as well as all associated fees and charges, even if any of those transactions, fees or charges caused your balance to go negative.

d. Foreign Transactions

If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Account was issued ("Foreign Transaction"), the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in the currency of your Account. The rate they choose is either: (i) selected from the range of rates available in wholesale currency markets (which may vary from the rate the association itself receives), or (ii) the government-mandated rate in effect for the applicable central processing date. The conversion rate selected by the network is independent of the Foreign Transaction Fee that we charge as compensation for our services. You will be charged a Foreign Transaction Fee in U.S. dollars equal to 2% of the total amount of the transaction. If the Foreign Transaction results in a credit due to a return, we will not refund any Foreign Transaction Fee that may have been charged on your original purchase.

e. Obtaining Account Balance Information

You may obtain information about the amount of money you have remaining on your Account at no charge by contacting Customer Service. This information, along with a history of Account transactions, is also available online by visiting our Website. It may also be possible to request a written copy of Account transactions by contacting Customer Service.

f. Authorization Holds

You do not have the right to stop payment on any purchase transaction originated by use of your Account. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Account may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. 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. During this time, you will not have access to preauthorized amounts. 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.

g. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Account, the return and refund will be handled by the merchant. If the merchant credits your Account, the credit may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

h. Receipts

You may wish to retain receipts as a record of transactions. You may need a receipt in order to verify a transaction with us or the merchant.

3. REPLACEMENT ACCOUNT

If you need to replace your Account for any reason, please contact Customer Service. See the table above for applicable fees. Please note that your Account has an expiration date on the Account. You may not use the Account after the expiration date. However, even if the expiration date has passed, the available funds on your Account do not expire. You will not be charged a fee for a replacement Account that we send due to expiration of the Account.

4. COMMUNICATIONS

You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

5. UNAUTHORIZED TRANSACTIONS

a. Contact Customer Service Immediately

If you believe your Account has been lost or stolen or an unauthorized transaction has been made using the information from your Account without your permission, contact Customer Service IMMEDIATELY. We will ask for the Account number and other identifying details. **We may not be able to assist you if you do not have the Account number.** We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. We will charge a fee as noted in the fee table above (subject to applicable law) for any lost/stolen Account, which will be deducted from the balance on the Account. A reissued Account may take up to 30 days to process.

b. Zero Liability

Under Mastercard’s Zero Liability Policy, your liability for unauthorized transactions on your Mastercard-branded Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercised reasonable care in safeguarding your Account from loss, theft, or unauthorized use. This policy limiting your liability does not apply to debit transactions not processed by Mastercard, certain commercial transactions, or unregistered Accounts.

6. NO WARRANTIES AND LIMITATION OF LIABILITY

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with an Account. Further, we will not be liable: (1) If, through no fault of ours, you do not have enough funds available on your Account to complete the transaction; (2) If a merchant refuses to accept your Account; (3) If an electronic terminal where you are making a transaction does not operate properly; (4) If access to your Account has been blocked after you reported your Account lost or stolen; (5) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction; or (6) For any other exception stated in our Agreement with you.

7. LEGAL NOTICES

a. English Language Controls

Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

b. Assignability

You may not assign or transfer your Account or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in your Account.

c. Other Terms

We may amend or change the terms of this Agreement at any time, subject to applicable law. You will be notified of any change to this Agreement 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 do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is 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 will not be affected. This Agreement will be governed by the law of the state of South Dakota except to the extent governed by federal law. Should your Account have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

8. PRIVACY

We may provide information to our employees, auditors, affiliates, service providers, or attorneys as needed, or to any third party if you give us your written permission. We may also collect: (1) Information about purchases made with the Account, such as date of purchase, amount and place of purchase; (2) Information you provide to us when you register a Account, or for replacement Accounts, or when you contact us with customer service issues, such as name, address, phone number.

We may also disclose information about your Account or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of your Account for a third party, such as merchant; (3) provide customer services; (4) process claims for lost or stolen Accounts; (5) help protect against fraud and to conduct research and analysis; or (6) comply with government agency or court orders, or other legal reporting requirements.

9. JURY TRIAL WAIVER AND ARBITRATION

a. Jury Trial Waiver: To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

b. Arbitration Clause: You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Account. You must send the opt out notice in writing to MetaBank, Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 ("Notice Address"). This Arbitration Clause governs any dispute arising under this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the arbitration administrator, as chosen by us. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing. You must send your notice to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Account is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.