

Section I. Definitions

In this Agreement, “Card” means the CARD.com Prepaid Mastercard Card, issued to you by Central Bank of Kansas City (“Issuer”), as a Mastercard general-purpose reloadable card holding the associated balance or funded value. The Issuer is an FDIC-insured member institution. CARD.com is a registered agent of Central Bank of Kansas City. “Card Account” or “Account” means the records we maintain to account for the value of the Card. The words “you”, “your” and “yours” in this Agreement mean the person(s) who has received the Card or is authorized to use the Card as described below. The words “we”, “us” and “our” mean Central Bank of Kansas City, our successors, affiliates or assignees. “Business Day” or “Banking Day” means Monday through Friday, excluding holidays. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Cardholder Agreement (hereinafter, “Agreement”).

Section II. General Terms

This Agreement contains the terms that apply to your CARD.com Prepaid Mastercard Card; the Card may be used only in the manner and for the purposes authorized by this Agreement.

IMPORTANT INFORMATION ABOUT OPENING A NEW CARD ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a Card Account. When you open a Card Account, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask for a copy of your driver’s license or other identifying documents.

You may not use the Card for any illegal purpose, including the purchase of illegal goods or services. You agree to take steps to ensure that you do not use the Card for any transaction that is illegal under the laws governing your Card Account. Issuer reserves the right to deny transactions or authorizations from merchants apparently engaging in the Internet gambling business or identifying themselves through the Card transactions record or otherwise as engaged in such business. Additionally, Issuer reserves the right to otherwise block or deny transactions from any merchant as we deem fit, with or without notice.

By signing, activating, accepting or using the Card, you agree to be bound by the terms and conditions contained in this Agreement which govern the use of the Card. Read this Agreement thoroughly before using the Card and keep it for future reference.

Section III. Card Description and Function

The Card is a proprietary Mastercard general-purpose prepaid card. The Card accesses funds previously loaded on the Card.

The Card is not directly linked to any checking or credit card account. The Card is neither a gift card nor a credit card, and you are not permitted to resell a prepaid card. The funds reserved to the Card are FDIC-insured to the extent applicable to the Card Account.

A. 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. You may have up to three (3) Primary Cards.

Section IV. Transaction Types, Limitations, Alerts and E-Signature

A. Using the Card

You may use the Card to:

1. Pay for purchases of goods or services at merchants who accept Debit Mastercard, and have agreed to accept the Card for point-of-sale-transactions;
2. Obtain cash at financial institutions that accept Debit Mastercard;
3. Perform transactions at an automated teller machine ("ATM") that displays the Mastercard[®], Maestro[®], Cirrus[®], STAR[®], NYCE[®], or MoneyPass[®] Acceptance Mark;
4. Access online services to obtain Card balances and review recent Card history at www.card.com, CARD.com mobile app or by phone, at 855-522-7336.
5. Add money with Direct Deposit, share funds from a CARD.com Prepaid Mastercard to another CARD.com Prepaid Mastercard issued by Central Bank of Kansas City only, and add money through participating reload networks, or deposit check funds with Ingo Money.

B. Activating the Card and obtaining a PIN

You must activate your Card before it can be used. After receiving your Card in the mail, you can activate it online at www.card.com/activate or by calling 855-522-7336. You will be asked to provide personal information in order to verify your identity.

The cardholder is required to select a Personal Identification Number (PIN), which will allow use of the Card at an ATM or point-of-sale. Following Card activation, you will be prompted to set up your PIN. You may establish your PIN either online (www.card.com/activate) or by calling 855-522-7336 and following the instructions.

The Card and PIN are provided for your use and protection, and you agree to:

1. Not disclose the PIN or record it on the Card or otherwise make it available to anyone else;
2. Use the Card, the PIN and any ATM or point of sale terminal as instructed;
3. Promptly notify us of any loss or theft of the Card or PIN;
4. Be liable for any transaction made by a person you authorize or permit to use the Card and/or PIN. If you permit someone else to use the Card, we will treat this as if you have authorized this person to use the Card and you will be responsible for any transaction initiated by such person with the Card.

C. Adding funds and using the Card

Funds can be loaded to your Card at any time, in a variety of ways. Limitations are determined by the method used to load the Card. Cash loads are limited to \$1,650.00 per day and \$3,400.00 per month.

- **Bank/Virtual Wallet Account:** The maximum amount of each value load is \$15,000.00. Generally, you will have access to your funds seventy-two (72) hours after loading.
- **Card-to-Card:** The maximum amount you can share or load via Card-to-Card is \$500.00 per twenty-four (24) hour period and / or \$2,000.00 per thirty (30) day period. The maximum number of times you may share or load via Card to Card is three (3) times per twenty-four (24) hour period and/or twenty (20) times per thirty (30) day period. Generally, you will have access to your funds within minutes.
- **Direct Deposit:** The maximum amount of each value load is \$15,000.00. Generally, you will have access to your funds by 12:00pm CST on the business day during which the deposit occurs.
- **Cash Reloads: Can be performed as follows and require that the card be presented by the card owner to the cashier at the participating network:**
 - **Green Dot[®] Reload @ the Register[™]:** The minimum amount of each value load is \$20.00. The maximum amount of each value load is \$1,000.00. The maximum number of times you may load your Card per day is four (4), with a maximum cumulative amount of \$1,500.00 per day. The maximum number of times you may load your Card per week is seven (7), with a maximum cumulative amount of \$2,500.00 per week. The maximum number of times you may load your Card per month is fifteen (15), with a maximum cumulative amount of

\$2,500.00 per month. Generally, you will have access to your funds fifteen (15) minutes after loading.

- **Western Union:** The minimum amount of each value load is \$10.00. The maximum amount of each value load is \$300.00. The maximum number of times you may load your Card per day is three (3). The maximum number of times you may load your Card per month is three (3). Generally, you will have access to your funds immediately after loading.

Mobile Check Loading: This service is provided by a third-party provider. To use it, you will need to agree to the terms and conditions the service provider establishes from time to time. These terms and conditions may include certain fees for use of the service that are charged by the service provider. The terms and conditions, including the applicable fees, will be provided to you at the time you sign up for the service. You will also be notified about any fee for a particular deposit before you authorize the deposit. Generally, you will not have access to the money you load via mobile check load until your check clears (this can take up to ten (10) business days). The service provider may offer immediate funds availability for a fee. This service allows you to load the proceeds of a check to your Card and is provided via mobile app by Ingo Money, Inc. and First Century Bank, N.A. and is subject to the Ingo Money and First Century Bank Terms and Conditions and Privacy Policy available in the App or at <https://www.ingomoney.com/terms-conditions/co-branded-apps/>. Fees and data rates may apply. Ingo Money, Inc. and First Century Bank, N.A., are not affiliated with Central Bank of Kansas City.

Personal checks, cashier's checks, and money orders sent to the Issuer are not an acceptable form of loading. All checks and money orders sent to the Issuer for Card loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer. The maximum card value at any one time is \$15,000.00. If the Card has \$15,000.00 available, additional amounts may not be loaded onto the Card. The maximum amount that can be loaded to the Card at any one time is \$15,000.00 and no more than \$15,000.00 in a one (1) day period. The maximum amount that can be spent on your Card per day for point-of-sale transactions is \$5,000.00 and \$5,000.00 per transaction. The initial Card load minimum is \$.01. Thereafter, the minimum value that may be loaded onto the Card at any time is \$.01, but may vary based on load method used; refer to prior section about adding funds to the Card. The maximum amount allowable for cash withdrawals from ATMs is \$700.00 per transaction and \$700.00 per day with a maximum of four (4) transactions per day; cash back from merchants is \$250.00 per transaction and \$250.00 per day with a maximum of five (5) transactions per day; and cash advances from financial institutions that accept Debit Mastercard is \$700.00 per transaction and \$700.00 per day with a maximum of four (4) transactions per day. The maximum amount allowable for card to bank transfers is \$1,000.00 per transaction and \$1,000.00 per day with a maximum number of transactions per day of four (4). When the Card is used to obtain goods or services or to obtain cash, the merchant may attempt to obtain preauthorization from the Card for the transaction. A seven (7) business day hold may be placed on the Card for the amount of the preauthorization request. Certain types of transactions (like hotels and airlines) may have a thirty (30) business day hold. If the preauthorization request amount varies from the actual transaction post amount, the preauthorization hold amount may remain on the Card until the required number of days expires. As a result, subsequent preauthorization requests against the hold amount may cause the transaction to be declined. A preauthorization amount may differ from the actual transaction post amount if the final amount of the transaction is unknown, such as when dispensing fuel or adding a tip at a restaurant.

D. Direct Deposit Requests

At www.card.com or by using the mobile app, you may authorize and instruct CARD.com to send a form requesting direct deposits intended for you to be made to your Card. This form is sent by CARD.com electronically to the party(s) email that you specify. If you authorize and instruct CARD.com to email this form to a party, you understand this enters you into agreement with CARD.com and Central Bank of Kansas City to transfer your information electronically via email, and you assume all of the risks associated with this electronic transfer of the form.

E. Conversion to U.S. Dollars

Transactions made in currencies other than U.S. Dollars will be converted into U.S. Dollars. The exchange rate used to convert the currency used in an international transaction into the billing currency, shall, in each instance, be either a rate selected by Mastercard International from the rates available in wholesale currency markets for the applicable processing date and may vary from the rate Mastercard International itself receives, or the government-mandated rate in effect for the applicable processing date, plus any fees as outlined in this Agreement. Conversion to U.S. Dollars may occur on a date other than the date of the transaction, thus the actual conversion rate may differ from the rate in effect at the time of the transaction. You agree to pay the converted amount plus any applicable conversion charges.

F. Card Expiration

Your Mastercard Card is issued for a period of five (5) years, and if your Card is open and has a balance of at least \$5.00, a replacement Card will be issued to you between thirty (30) and sixty (60) days prior to expiration.

G. Card Cancellation

In the event your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via check sent to the mailing address we have in our records. For security purposes, you may be required to supply identification and address verification documentation prior to issuing a refund check. Allow up to ten (10) business days for processing and mailing of the refund check. In the event this Card Program is cancelled, closed, or terminated, we will send you prior notice, in accordance with applicable law. Specific information and instructions, including how to receive any remaining Card Account balance, will be in the notice. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00.

H. Electronic Signature

We may provide you various types of documents in electronic form that you can sign electronically with your "electronic signature." You agree that any document you sign and return to either CARD.com or Issuer authorizes us to accept your signature as "binding" and you accept all responsibility for any documents you electronically sign. If, after signing electronically you realize you authorized us to make a change to your account is an error, you have the right to withdraw consent to any document by notifying CARD.com and contacting us at support@card.com or by calling 855-522-7336.

Section V. Payments

Each time the Card is used, the amount of the transaction will be debited from the Card balance. You may not exceed the Card balance available on the Card by any individual or series of transactions. If you conduct a transaction which exceeds the Card balance, you remain fully responsible for either the amount of the transactions approved or the cash withdrawn, and any applicable fees. You agree to immediately add funds to the Card for all transactions exceeding the Card balance, including any fees. We reserve the right to permanently close the Card at any time.

Except for Recurring Transactions (defined below), you do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. 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 seven (7) days. All transactions relating to hotels, cruise lines, taxis or car rentals may result in a hold for that amount of funds for up to thirty (30) days.

You may use your Card for any Recurring Transactions. "Recurring Transactions" are transactions that you authorize to have automatically charged to your Card each month or other specified period with or without any further action on your part. Examples of merchants that may use Recurring Transactions include wireless carriers, Internet service providers, health clubs, insurance companies that automatically charge monthly

premiums, and cable TV services. If you have pre-authorized a third party to deduct Recurring Transactions, you can stop any of these payments. To stop a payment, you must provide sufficient advance notice to the party that you authorized to debit your Card balance to allow that party to stop payment before the next payment is scheduled to be made. You may also notify us by calling Account Support toll free at 855-522-7336 or through the website at www.card.com. If you notify us orally by telephone, we may require you to provide a written confirmation within 14 days of your call. You can authorize us to stop such payments by mailing Account Support at the address listed in the Account Support section. You must give us notice by any of these methods in time for us to receive your request three (3) Business days or more before the payment is scheduled to be made.

Section VI. Fees

You agree that the following fees apply to the Card and may be charged to the Card or Card Account. Fees will be debited from the Card and Card Account.

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 Account 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.

DESCRIPTION	FEE
Monthly Maintenance Fee	\$9.95* (<i>per 30-day cycle; waived when you load at least \$1,000.00 via Direct Deposit in the prior cycle</i>)
Domestic ATM Cash Withdrawal Fee	\$2.95 per transaction when using an ATM that is not in the MoneyPass network ** OR No fee when using a MoneyPass network ATM
International ATM Cash Withdrawal Fee	\$2.95 per transaction when using an ATM that is not in the MoneyPass network ** OR No fee when using a MoneyPass network ATM
Balance Inquiry (PIN & ATM) Domestic and Intern ATM (Domestic & International)	\$.95 per transaction when using an ATM that is not in the MoneyPass network ** OR No fee when using a MoneyPass network ATM

Over-the-counter Withdrawal Fee (Dom&Intl) (Domestic and International)	\$2.95 <i>(per transaction)</i>
Replacement Card Fee (Standard 7-10 business day delivery)	\$7.95 <i>(per Card; when Card is reissued or replaced for any reason with standard delivery, except upon expiration)</i>
Paper Copy of Statement Fee	\$1.95 <i>(per monthly paper statement requested)</i>
CSR Express Delivery Fee, (1-business day delivery)	\$29.95 <i>(per Card, when Card is expedited and reissued or replaced for any reason with 1-business day delivery following Card production)</i>
Foreign Transaction Fee	2.95% <i>(per transaction, of the posted transaction amount in US\$)</i>

* If you direct deposit \$1,000.00 or more in the prior 30-day billing cycle in one lump sum or an aggregate of deposits totaling \$1,000.00, the Monthly Maintenance Fee will be waived and will not appear on your Card Account. If in the following 30-day billing cycle, the minimum direct deposit load of \$1,000.00 is not met, the Monthly Maintenance Fee will be charged to your Card Account. The 30-day billing cycle is based on the date that the Card is activated.

**If you use a non-MoneyPass ATM 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 CARD.com. This ATM fee amount will be charged to your Card.

You can elect to have text alert messages, including your Card balance, sent to your mobile device by signing into your online account at www.card.com and designating your preferences. Standard text rates and/or web access charges from your wireless carrier also apply. See your wireless carrier for details.

Section VII. Verification of Transactions and Statements

You are entitled to receive a transaction record or receipt each time a transaction is completed using the Card at an electronic terminal or ATM. You may obtain information about your balance by either calling 855-522-7336, viewing it on our mobile app, or by accessing your account online at www.card.com which provides a one-hundred twenty (120) day history of Card account transactions. You also have the right to receive a written, monthly statement by calling 855-522-7336, emailing support@card.com, or writing to us at: Cardholder Services, P.O. Box 543000, Omaha, NE 68154. You will not automatically receive a monthly paper statement and there is a fee for receiving a paper statement.

Section VIII. Our Liability for Failure to Complete Transactions

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

1. If you have insufficient funds available on the Card to cover a transaction (through no fault of ours); or
2. A merchant refuses to accept your Card; or
3. A terminal or system where you are making a transaction does not operate properly; or
4. If access to your Card has been blocked after you reported your Card lost or stolen; or

5. If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;
or
6. If we have reason to believe the requested transaction is unauthorized; or
7. Despite reasonable precautions, circumstances beyond our control (such as flood or fire) prevent or delay the transaction; or
8. We have blocked or restricted Card usage at certain merchants and/or locations.

Section IX. Unclaimed Funds

The balance remaining on the Card may become unclaimed funds escheatable to the state, if, as shown by our record, you have not, within the applicable statutory period, requested refund of unused funds on the expired or canceled Card, corresponded with us concerning the Card, or transacted any business on the Card. If that occurs, the funds will escheat to the state in which your last known address was located according to our records or the state where the Card was purchased.

Section X. Unauthorized Transfers

Tell us at once if you believe the Card has been lost or stolen, or if you believe that an electronic fund transfer or transaction has been made without your permission. Telephoning is the best way of keeping your possible losses down; contact us at 855-522-7336. You could lose all the money on the Card. Under Mastercard Rules, your liability for unauthorized Mastercard transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. In the event the Mastercard Zero Liability Rules do not apply, if you tell us within two (2) business days after learning of the loss or theft of the Card, you can lose no more than \$50 if someone used the Card without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of the Card, and we can prove we could have stopped someone from using the Card without your permission if you had told us, you could lose as much as \$500. Also, if the online Card history or statement shows transfers or transactions that you did not make, tell us at once. If you do not tell us within 60 days after the transaction appears on your online card account history available at www.card.com (or monthly statement if you have paper statements mailed), you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

Section XI. Error & Dispute Resolution Procedures

In case of errors, questions or discrepancies about Card transaction(s) call 855-522-7336, or write to us at Cardholder Services, CARD.com, P.O. Box 543000, Omaha, NE 68154, via FAX (801) 396-2665, or by phone at 855-522-7336 as soon as possible. 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 our Customer Service number or writing to our Customer Service address (see the section above entitled "How to Contact Us"). You must provide us with the following information:

1. Your name and card number.
2. A description of the error or the transaction you are unsure about, when it occurred, and why you believe it is an error or why you need more information.
3. The dollar amount of the suspected error.

If you tell us orally, we may require that you send us 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 promptly correct any error. If we need more time to investigate, however, we may take up to 45 or 90 days (90 days for point-of-sale transactions or foreign-initiated transfers). If we decide to do this, we will credit the Card within ten (10) business days for the amount you think is in error and you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your Card. For a new Card where the suspected error occurred within 30 days after the first deposit to the Card was made, we may take up to 20 Business Days to credit your Card for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. You may ask for copies of the documents that we used in our investigation.

Section XII. Lost or Stolen Cards

If the Card is lost or stolen, promptly notify us by calling 855-522-7336. A replacement Card may be issued. Any applicable card replacement fee will be charged to your Card Account. Keep a record of your Card number in a safe place, separate from the Card to assist in replacement.

Section XIII. Account Support

For Account Support or additional information regarding your Card, please review all frequently asked questions ("FAQ") and our responses through the mobile app or at: www.card.com/faq, or contact us at:

CARD.com
P.O. Box 543000
Omaha, NE 68154
855-522-7336

Account Support agents are available to answer your calls:
Monday through Friday, 7 a.m. to 7 p.m. CT

Section XIV. Disclosure of Information to Third Parties

Information about the Card or Card transactions may be disclosed to and by third parties on our behalf only:

1. Where necessary to complete the transaction (e.g., to verify the existence or condition of your Card to a merchant); or
2. To comply with government agency or court orders or as otherwise required by law or in connection with examinations by banking authorities; or
3. For analytical purposes; or
4. With your permission

Section XV. Telephone Monitoring/Recording

You agree that CARD.com may monitor and/or record telephone calls and electronic communications between you and us at any time, without further notice to you or any party to the communication to assure the quality of our Account Support or as required by applicable law.

Section XVI. Legal Actions Affecting Your Card or Card Account

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to the Card or Card Account, we will comply with that legal action. Or, in our discretion, we may freeze the assets on the Card or Card Account and not allow any payments out of the Card or Card Account until a final court determination regarding the legal action is received. In such cases, we will not have any liability to you if there are insufficient funds on the Card or in any way restrict access to your funds in accordance with the legal action.

Section XVII. Amendment and Governing Law

We may change the terms and conditions of this Agreement by posting the revised terms to our website www.card.com/cardholder-agreement/Mastercard or by another method permitted by law. This agreement is governed by federal laws and, to the extent not preempted, by the laws of the Commonwealth of Pennsylvania.

This Cardholder Agreement is effective as of 9-25-2017