The Money Network Service will deduct applicable fees from your Money Network (MN) Account or Premier Account for the servics and transactions listed below. For details, see your Account Holder Agreement and other information contained in your Welcome Packet, visit moneynetwork.com or call Customer Service at 1.888.913.0090. See footnote 1 (below) to learn more about the automatic upgrade process to a Premier Account.

We reserve the right to revise the Fee Schedule from time to time, and will notify you in accordance with your Account Holder Agreement and applicable law. You acknowledge that by maintaining an Account and/or continuing to use the Services after such notification, you are thereby agreeing to any such revisions to the fees.

### SPENDING MONEY

<table>
<thead>
<tr>
<th></th>
<th>MN Account</th>
<th>PREMIER ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Withdrawals</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>(see below for ATM balance inquiry and decline fees)</td>
<td></td>
</tr>
<tr>
<td>(see below for ATM balance inquiry and decline fees)</td>
<td>U.S. In-Network ATMs including Allpoint ATMs</td>
<td>$1.75</td>
</tr>
<tr>
<td>To find participating In-Network ATMs, use the Money Network mobile app (available at the App Store® and Google Play®), visit moneynetwork.com or call Customer Service. An additional surcharge may be separately charged by an owner or operator of an ATM.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM Withdrawals</td>
<td>$2.50</td>
<td>$2.50</td>
</tr>
<tr>
<td>(see below for ATM balance inquiry and decline fees)</td>
<td>U.S. Out-of-Network ATMs</td>
<td></td>
</tr>
<tr>
<td>An additional surcharge may be separately charged by an owner or operator of an ATM.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM Withdrawals</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>(see below for ATM balance inquiry and decline fees)</td>
<td>Non-U.S. ATMs</td>
<td></td>
</tr>
<tr>
<td>An additional surcharge may be separately charged by an owner or operator of an ATM. A foreign transaction conversion fee of 2% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See &quot;Foreign Transaction Fees&quot; in your Account Holder Agreement for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Teller Over-the-Counter Cash Withdrawal (at any bank that displays the logo shown on your card)</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Money Network™ Check (use, order, or stop payment; cash at participating check-cashing locations)</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>To find participating locations, use the Money Network mobile app (available at the App Store® and Google Play®), visit moneynetwork.com or call Customer Service.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Signature Point-of-Sale Transactions (for purchases, declines and returns)</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>(for purchases, declines and returns)</td>
<td>U.S. and Non-U.S.</td>
<td></td>
</tr>
<tr>
<td>A foreign transaction conversion fee of 2% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See &quot;Foreign Transaction Fees&quot; in your Account Holder Agreement for more information.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PIN Point-of-Sale Transactions – with or without Cash Back (for purchases, declines and returns)</td>
<td>$0.50</td>
<td>$0.50</td>
</tr>
<tr>
<td>(for purchases, declines and returns)</td>
<td>U.S. and Non-U.S.</td>
<td></td>
</tr>
<tr>
<td>A foreign transaction conversion fee of 2% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See &quot;Foreign Transaction Fees&quot; in your Account Holder Agreement for more information.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer Funds to a U.S. Bank Account (ACH transfer)</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Transfer Funds from your Account to a Secondary Card</td>
<td>N/A</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### MANAGING MONEY

<table>
<thead>
<tr>
<th></th>
<th>MN Account</th>
<th>PREMIER ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Account Maintenance Fee (applies only to Premier Accounts)</td>
<td>N/A</td>
<td>$2.95</td>
</tr>
<tr>
<td>Balance Inquiries and Alerts (via Mobile App, Automated Phone System, Customer Service, Online Access, or Notifications [push, email or text])</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Your wireless carrier's standard messaging and data rates may apply.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Inquiries and Declines at ATM</td>
<td>$1.75</td>
<td>$1.75</td>
</tr>
<tr>
<td>U.S. ATMs (In-Network and Out-of-Network)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>An additional surcharge may be separately charged by an owner or operator of an ATM.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Inquiries and Declines at ATM</td>
<td>$2.50</td>
<td>$2.50</td>
</tr>
<tr>
<td>Non-U.S. ATMs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>An additional surcharge may be separately charged by an owner or operator of an ATM.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Services 24/7</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Replacement Card with Standard Delivery</td>
<td>$6.00</td>
<td>$6.00</td>
</tr>
<tr>
<td>Replacement Card: Additional Fee for Expedited Delivery</td>
<td>$13.00</td>
<td>$13.00</td>
</tr>
<tr>
<td>Monthly Paper Statement by Mail</td>
<td>$2.95</td>
<td>$2.95</td>
</tr>
<tr>
<td>You may view statements online at no charge. You may also call to request transaction information or a printed 80-day history at no charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Request a Secondary Card for a Family Member, Dependent or Caregiver</td>
<td>N/A</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

### ADDING MONEY

<table>
<thead>
<tr>
<th></th>
<th>MN Account</th>
<th>PREMIER ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll Direct Deposit</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Direct Deposit of Other Funds (for example: tax refunds, child support, etc.)</td>
<td>N/A</td>
<td>$0.00</td>
</tr>
<tr>
<td>Load Cash at Participating Reload Locations (fee set by each reload location)</td>
<td>N/A</td>
<td>Varies</td>
</tr>
<tr>
<td>To find participating reload locations, use the Money Network mobile app (available at the App Store® and Google Play®), visit moneynetwork.com or call Customer Service.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### TRANSACTION LIMIT SCHEDULE

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Withdrawal Limit</td>
<td>$600 per transaction and per day (ATM owner may have lower limits)</td>
<td></td>
</tr>
<tr>
<td>Transactions at Point-of-Sale (POS)</td>
<td>$5,000 per transaction and per day</td>
<td></td>
</tr>
<tr>
<td>Money Network Check Limit</td>
<td>$5,000 per transaction and per day (bank may have lower limits)</td>
<td></td>
</tr>
<tr>
<td>Bank Teller Over the Counter Cash Withdrawal</td>
<td>$6,000 per transaction and per day</td>
<td></td>
</tr>
<tr>
<td>Non-Payroll ACH Loads (Tax Refunds and Others)</td>
<td>Money Network Account: N/A</td>
<td>Premier Account: $4,000 per day; $8,000 per calendar month¹</td>
</tr>
<tr>
<td>Retail or Reload Agent Loads (Premier Accounts only)</td>
<td>Money Network Account: N/A</td>
<td>Premier Account: $2,500 per transaction and per day; $5,000 per calendar month¹</td>
</tr>
<tr>
<td>Premier Account Balance</td>
<td>$6,000 at any time (no limit for employer payroll loads)</td>
<td></td>
</tr>
<tr>
<td>ACH Transfer to a Bank Account</td>
<td>$8,000 per transaction</td>
<td></td>
</tr>
<tr>
<td>Transfer to Secondary Account (Premier Accounts only)</td>
<td>Money Network Account: N/A</td>
<td>Premier Account: $1,000 per transaction²</td>
</tr>
</tbody>
</table>

¹ Your Money Network Account will automatically be upgraded to a Premier Account upon termination of your employment with the employer through whom you initially enrolled to receive your Money Network Card in accordance with your Account Holder Agreement. In the event of an automatic upgrade, you may avoid the Monthly Account Maintenance Fee for the Premier Account by withdrawing or spending the funds in your Money Network Account during the 60 days following the termination of your employment.

² For security and regulatory reasons, we may further limit the number, type, or dollar amount of the transactions you may make using your Account, or suspend the use of your Account and/or Card.

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CUANDO USAS EL DINERO

CUENTA M N
CUENTA PREMIER
Retiros en cajeros automáticos (ver más abajo para consultas de saldo y rechazos en cajeros) | Cajeros dentro de la red en EE. UU. incluidos los del Allpoint
El propietario o operador del cajero podría cobrar por separado un recargo adicional.
$0.00
$0.00
Retiros en cajeros automáticos (ver más abajo para consultas de saldo y rechazos en cajeros) | Cajeros fuera de la red en EE. UU.
El propietario o operador del cajero podría cobrar por separado un recargo adicional.
$1.75
$1.75
Retiros en cajeros automáticos (ver más abajo para consultas de saldo y rechazos en cajeros) | Cajeros fuera de EE. UU.
El propietario o operador del cajero podría cobrar por separado un recargo adicional.
$2.50
$2.50
Retiro de efectivo en el mostrador del banco (en cualquier banco que tenga el símbolo que figura en tu tarjeta)
$0.00
$0.00
Cheque de Money Network® (uso, pedido o detención de pago; cobro en los centros de cobro de cheques participantes)
$0.00
$0.00
Transferencia de fondos a cuenta bancaria en EE.UU.
(transferencia ACH de la Cámara de Compensación Automática)
$0.00
$0.00
Transferencia de fondos de tu Cuenta a una Tarjeta Secundaria
N/A
$0.00

CUANDO ADMINISTRAS EL DINERO

CUENTA M N
CUENTA PREMIER
Carga de mantenimiento de cuenta mensual (aplica sólo a las Cuentas Premier)
N/A
$2.95
Consultas y alertas de saldo | Mediante la aplicación móvil, el sistema telefónico automatizado, Servicios al cliente, el acceso en línea o notificaciones (p. ej. correo electrónico o mensaje de texto).
$0.00
$0.00
Consultas de saldo y rechazos en los cajeros automáticos | Cajeros dentro de la red en EE. UU.
El propietario o operador del cajero podría cobrar por separado un recargo adicional.
$1.75
$1.75
Consultas de saldo y rechazos en los cajeros automáticos | Cajeros fuera de la red en EE. UU.
$2.50
$2.50
Servicios al cliente las 24 horas, los 7 días de la semana
$0.00
$0.00
Reemplazo de tarjeta con entrega estándar
$6.00
$6.00
Reemplazo de tarjeta: Cargo adicional por entrega inmediata
$13.00
$13.00
Estado de cuenta mensual impreso enviado por correo
$2.95
$2.95
Solicitud de una Tarjeta Secundaria para un familiar, dependiente o cuidador
$2.00
N/A

CUANDO AGREGAS DINERO

CUENTA M N
CUENTA PREMIER
Depósito directo de nómina
$0.00
$0.00
Depósito directo de otros fondos (por ejemplo: reembolsos de impuestos, pensión alimenticia, etc.)
N/A
$0.00

Cuenta Premier
N/A
Varia

TABLA DE LÍMITES DE TRANSACCIONES

CUENTA M N
CUENTA PREMIER
Límite de retiros en cajeros automáticos
$600 por transacción y por día (el propietario del cajero puede tener límites más bajos)
Transacciones en puntos de venta
$3,000 por transacción y por día
Límite de Cheques Money Network
$9,999.98 por cheque (algunos centros de cobro de cheques pueden tener límites más bajos)
Retiro de efectivo en el mostrador de un banco
$5,000 por transacción y por día (el banco puede tener límites más bajos)
Cargos fondos que no son de nómina de la ACH (reembolsos de impuestos y otros)
Cuenta Money Network: N/A
Cuenta Premier: $4,000 por día, $5,000 por mes calendario
Cargos fondos a través de centros minoristas o de agentes de recarga (sólo Cuentas Premier)
Cuenta Money Network: N/A
Cuenta Premier: $2,500 por transacción y por día, $5,000 por mes calendario
Sello de la cuenta Premier | Máximo permitido
$5,000 en cualquier momento (no hay límite para los ingresos de nómina de tu empleador)
Transferencia tipo ACH a otra cuenta bancaria
$5,000 por transacción
Transferencias a Tarjetas Secundarias (sólo Cuentas Premier)
Cuenta Money Network: N/A
Cuenta Premier: $1,000 por transacción

1 Tu Cuenta Money Network se convertirá automáticamente a una Cuenta Premier cuando se termine la relación laboral con tu empleador a través de quien inicialmente tenía (o la que inicialmente utilizaste) para recibir tu Money Network conforme a tu Contrato de titular de cuenta. En caso de que se convierta automáticamente, puedes evitar el Cargo de mantenimiento de cuenta personal de la Cuenta Premier al retirar y gastar los fondos de tu Cuenta Money Network durante los 90 días posteriores a la terminación de la relación laboral con tu empleador.
2 Por motivos normativos y de seguridad, podemos limitar el número, montante o tipo de transacciones que puedes hacer con tu Cuenta o suspender el uso de tu Cuenta sino Tarjeta.
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ACCOUNT HOLDER AGREEMENT

IMPORTANT – PLEASE READ CAREFULLY.

THIS AGREEMENT CONTAINS A LIMITATION OF LIABILITY PROVISION AND AN ARBITRATION PROVISION INCLUDING A WAIVER OF TRIAL BY JURY (the "Liability and Dispute Provisions").

1. Terms and Conditions for the Money Network Service (the "Money Network Service"). The Money Network Service includes the Money Network Account, Premier Account, Card, and Money Network Checks, which are features of the Services (as those terms are defined below).

This document, together with the Fee Schedule (the "Fee Schedule") and Transaction Limits schedule (the "Transaction Limits"), and all other documents we provide to you in your Welcome Packet envelope (your "Welcome Packet") pertaining to your account associated with the Money Network Service (your "Money Network Account"), or your Money Network Premier Account ("Premier Account"), outlines the terms and conditions under which the Services are available to you (collectively, the "Services").

2. ACCEPTANCE OF AGREEMENT.

By accepting, retaining, activating or using the Services:

- You agree to be bound by the terms and conditions in this Agreement and all other documents we provide to you, including but not limited to the Fee Schedule.
- You understand and agree that you do not need to use the Card (defined below) to access the funds in your Money Network Account. If you choose at any time, including upon receipt, not to use the Card, you may still use the Services by using Money Network Checks after Card activation. You will need to keep your Card number, but not necessarily the Card itself, in order to access information about your Money Network Account or your Premier Account to perform transactions (such as using Money Network Checks), as outlined below.
- You affirm that the personal identification information and documentation that you provide to us or your Employer (including information on your Form I-9) which constitute part of this Agreement is true, accurate, and complete, and you authorize your Employer to provide us such information. You also authorize us, directly or through third parties, to make
inquiries we consider necessary to validate such information, including checking third party databases.

You acknowledge and agree that your Money Network Account will automatically be upgraded to a Premier Account under certain circumstances as further described in Sections 3 and 10 of this Agreement, including if your Employment is terminated.

You acknowledge that this Agreement contains a provision requiring binding arbitration for the resolution of disputes.

You acknowledge receipt of our Privacy Policy contained in your Welcome Packet.

You acknowledge that your Employer has offered you the option of Direct Deposit to an account of your choosing as an alternative to the Services, but that you have declined that option. You may change your election at any time by following procedures established by your Employer.

You understand that you have, at minimum, the following methods to access 100% of the funds, to the penny, in your Money Network Account without charge: Using Money Network Checks, through an over-the-counter withdrawal at a bank which displays the same card logo shown on your Money Network Account Card (a "Bank-Branch Over-the-Counter Withdrawal"), or by an ACH fund transfer to a personal bank account. If you have a Premier Account, these methods allow the same access; however, the Monthly Account Maintenance Fee (described below) applies.

As used in this Agreement, "Bank," "we," "our," and "us" mean MetaBank®, a federally insured depository institution located in Sioux Falls, South Dakota, its associated service providers, Money Network Financial, LLC, its program manager who manages the Services. "You" and your "Cardholder" mean the person or persons who have received the Card and are authorized to use the Card and Services as permitted by this Agreement. "Card" means the Money Network Account Card, issued by Bank, associated with your Money Network Account or your Premier Account. "Employer" means the employer or its affiliates through whom you initially enrolled to receive the Money Network Account. Unemployment Insurance, Unemployment Compensation, or other similar benefit, as applicable. Your Account balance represents an obligation of Bank to you and may be maintained in an aggregated or pooled account established by Bank or a trustee as custodian or agent exclusively for the benefit of you and other cardholders.

3. UPGRADE TO A MONEY NETWORK PREMIER ACCOUNT (Monthly Account Maintenance Fees apply).

Additional features, terms, and conditions apply to the Money Network Premier Account as set forth in Section 10 (for example, additional methods to load your Premier Account are available and Secondary Cards are available). However, Monthly Account Maintenance Fees and other fees described in this Agreement apply to your account as set forth in the Fee Schedule apply. Even while you are employed by your Employer, you may choose to take advantage of these additional features by upgrading your Money Network Account to a Premier Account by calling Customer Service and requesting an upgrade. ADDITIONALLY, YOUR MONEY NETWORK ACCOUNT WILL AUTOMATICALLY BE UPGRADED TO A PREMIER ACCOUNT UPON TERMINATION OF YOUR EMPLOYMENT AS DESCRIBED ABOVE and YOU WILL HAVE THE MONTHLY ACCOUNT MAINTENANCE FEE BY WITHDRAWING OR SPENDING THE FUNDS IN YOUR MONEY NETWORK ACCOUNT DURING THE SIXTY (60) DAYS FOLLOWING TERMINATION OF YOUR EMPLOYMENT.

4. FEES AND LIMITATIONS.

You authorize us to deduct the fees and charges, as set forth in the Fee Schedule, directly from your Money Network Account. Money Network Account Transactions described in this Agreement are subject to any fees and limits as set forth in the Fee Schedule are incurred. We reserve the right, from time to time, revise, modify or add fees to the Fee Schedule or modify the Transaction Limits, and will notify you in advance of such changes. In addition, if you fail to maintain a Premier Account or if you stop using your Money Network Account Card or if you use your Money Network Account Card on a day when you have a monthly balance, we will charge your account.

If you have a Premier Account, the following methods allow the same access; however, the Monthly Account Maintenance Fee (described below) applies.

As used in this Agreement, "Bank," "we," "our," and "us" mean MetaBank®, a federally insured depository institution located in Sioux Falls, South Dakota, its associated service providers, Money Network Financial, LLC, its program manager who manage the Services. "You" and your "Cardholder" mean the person or persons who have received the Card and are authorized to use the Card and Services as permitted by this Agreement. "Card" means the Money Network Account Card, issued by Bank, associated with your Money Network Account or your Premier Account. "Employer" means the employer or its affiliates through whom you initially enrolled to receive the Money Network Account. Unemployment Insurance, Unemployment Compensation, or other similar benefit, as applicable. Your Account balance represents an obligation of Bank to you and may be maintained in an aggregated or pooled account established by Bank or a trustee as custodian or agent exclusively for the benefit of you and other cardholders.

When you use an ATM, you may be charged a fee by the ATM operator or any network used to complete the transaction, and you may be charged a fee for a balance inquiry or a balance decline at an ATM even if you do not complete a funds transfer.

Third Party Fees: When you choose to use the services of a third party (such as Bill Payment services) from your Money Network Account or Premier Account, you may be charged a fee by them.

Foreign Transaction Fees. If you obtain your funds or make a purchase in non-U.S. currency, or make a purchase from a merchant who charges you in another currency than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in U.S. currency. MasterCard and Visa U.S.A. Inc. currently use a conversion rate that 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 percentage amount is independent of the additional 2% Foreign Transaction Conversion Fee that we will charge as compensation for our services. If you make a purchase in a country other than the country in which your Card was issued, you may be charged a Cross Border Transaction Fee of 0.8% as compensation for our services.

5. ABOUT YOUR CARD.

The Card is a prepaid card. The Card allows you to access funds loaded or deposited into your Money Network Account or your Premier Account by you or on your behalf. Your Money Network Account or Premier Account is not a checking or savings account and is not insured by the Federal Deposit Insurance Corporation or any other security. The Card is not a gift card, nor is it intended to be used for gift purposes. The Card is not a credit card. You will not receive any interest on the funds in your Money Network Account or Premier Account. Your Employment is terminated in your Money Network Account or Premier Account, the funds in your Money Network Account or Premier Account constitute your property and will be FDIC insured up to the amount provided by law. In order to use your Money Network Account or Premier Account, you must register your Money Network Account or Premier Account by following the instructions shown on the sticker affixed to your Card or by contacting Customer Service as shown on the back of your Card.

Important information for opening a Money Network Account or Premier Account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open a Money Network Account or Premier Account, we will ask for your name, address, date of birth, social security number or other identifying information that will allow us to identify you. We may also ask to see a copy of your driver’s license or other identifying document at any time. We may also use your Money Network Account or Premier Account or certain features until we have been able to successfully verify your identity.

The Card will remain the property of MetaBank and may be surrendered upon demand. The Card is nontransferable, and it may be cancelled, repossessed, or revoked at any time without prior notice subject to applicable law. If your Money Network Account or Premier Account is still active (loads, spending or money movement within sixty (60) days of the expiration of your Card), you will receive a replacement Card. If your Money Network Account or Premier Account is still active at the time of expiration, your Money Network Account or Premier Account will remain open and the funds in the account will be subject to fees, and you may contact Customer Service to obtain a replacement Card.

ONLINES FROM YOUR EMPLOYER MAY NOT BE ADDED TO YOUR ACCOUNT UNLESS YOUR MONEY NETWORK ACCOUNT IS UPGRADED TO A PREMIER ACCOUNT PURSUANT TO SECTION 10 BELOW. SEE SECTION 10 FOR ADDITIONAL TERMS. ALL FEES, CHARGES AND CONDITIONS AVAILABLE UPON UPGRADE TO A PREMIER ACCOUNT.

6. NON-EMPLOYMENT USERS.

You may not permit another person to have access to your Card or Card number. If you do provide access to your Card or Card number, you are liable for all transactions made with the Card or Card number by those persons. You are responsible for all transactions and fees incurred. You are wholly responsible for the use of the Card. Any use of the Card in violation of this Agreement subject to the “Your Liability for Unauthorized Transfer” in Section 24 below, and other applicable law. See Section 10 below for information on upgrading your Money Network Account to a Premier Account which allows us to charge you fees and to load your Card to your Premier Account for family, friends, or others.

7. PERSONAL IDENTIFICATION NUMBERS.

During activation of your Money Network Account or Premier Account as described above in Section 5, “About Your Card,” you will be required to establish a Personal Identification Number (“PIN”). You may use that PIN with your Card (i) at any point-of-sale (“POS”) device, which requires a PIN, or (ii) over the telephone. If you forget your PIN, a PIN Allocation is shown on your Card is displayed; or (ii) to obtain cash from any Automated Teller Machine ("ATM").
8. ACCOUNT ACCESS/USING YOUR CARD.

(a) You may access funds from your Money Network Account or Premier Account by using your Card and PIN at a participating ATM or POS terminal; by requesting an issuer and transaction number for a Money Network Check (as further described in Section 9); by making a Bank-Branch Over-the-Counter Withdrawal; or as otherwise permitted by this Agreement. See your Fee Schedule for the fees applicable to such transactions.

(b) As long you do not exceed the balance available in your Money Network Account or Premier Account, you may use your Card to: (i) withdraw cash; (ii) purchase goods or services wherever the logo on your Card is displayed; and (iii) pay bills by phone, online, or in person. Some of these services may not be available at all terminals or with all merchants. You may not use your Money Network Account or Premier Account for any illegal transactions, at casinos, or for any gambling activity. We reserve the right to refuse any transaction at any time.

(c) We may refuse any transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations as indicated in the Transaction Limits. Even if we honor a nonconforming request, we may terminate continued abuse of the stated limitations (if any) as your act of closing your Money Network Account or Premier Account. We will use the date the transaction is completed by us (as opposed to the date you requested it) to apply to any frequency or amount limitations. The fact that we may honor withdrawal requests that cause your Money Network Account or Premier Account to become overdrawn does not obligate us to do so later.

(d) For Payroll Loads, your Employer will report its deposit of funds to your Money Network Account or Premier Account to the appropriate governmental agencies and you will receive the appropriate notification for the purposes of tax reporting, from Employer. We bear no responsibility whatsoever for any such reporting or tax liabilities.

9. USE OF MONEY NETWORK CHECKS.

An initial stock of Money Network Checks is provided in the Welcome Packet. In addition to using your Card, you may choose to receive your pay, to the penny, at no charge at participating check-cashing locations, or by completing and depositing into a bank account, each or any pay period, a Money Network Check. You may contact Customer Service using the Interactive Voice Response Unit ("IVRU"), an automated phone system, to authorize and complete a Money Network Check. The IVRU process requires you to enter the number on your Card in order to access your funds with a Money Network Check. You acknowledge that if you choose not to use the Card, you will need to keep your Card number in order to use the Money Network Checks. The amount of the Money Network Check you authorize using the IVRU will be electronically deducted from your Account immediately. Please note that once you complete a Money Network Check with an issuer number and a transaction number, that Money Network Check is valid for the amount authorized and could be cashed or negotiated by anyone who has possession of the Money Network Check. You should carefully safeguard any Money Network Check for which you have received issuer and transaction numbers. To learn how to cancel a Money Network Check after it has been authorized and have it added back to your Account, please refer to the Money Network Check instructions in your Welcome Packet. If an authorized Money Network Check is not cashed or deposited within 180 days after the date it is authorized, the Money Network Check will be canceled and the funds will be added back to your Account. To order additional Money Network Checks at no charge or for additional questions regarding Money Network Checks, please contact Customer Service.

10. MONEY NETWORK PREMIER ACCOUNT—ADDITIONAL FEATURES, TERMS AND CONDITIONS.

(a) Upgrade to a Premier Account: In the event your employment is terminated, as evidenced by either (i) notice from your Employer; or (ii) no load is made by your Employer to your Money Network Account for at least 60 days, we will upgrade your Money Network Account to the Premier Account which has additional features and functions and is subject to additional fees (as described in (b) and (c) below). In addition, should you desire the additional functionality described below, you may also elect, prior to your termination, at your option, to upgrade your Money Network Account to the Premier Account by contacting Customer Service. Your Premier Account is not a payroll account. However, like your Money Network Account, your Premier Account will be insured.
by the FDIC, as permitted by law. You will not receive any interest on your Premier Account balance. If your Money Network Account is closed due to lack of deposit activity, but your employment has not been terminated, please call Customer Service and you will be given an opportunity to receive credit for any additional fees incurred as a result of the upgrade.

(b) Fees for the Premier Account. Upon upgrade to the Premier Account as provided in this Section 10, the fees set forth in the Fee Schedule under the heading "Money Network Premier Account Fees" will apply (including a Monthly Account Maintenance Fee), except that we will waive the Monthly Account Maintenance Fee for a period of at least 60 days from the earlier of (i) the date we receive notice from your Employer that you have been terminated, or (ii) the date you elect to have your Employer deposited funds into your Account. The Monthly Account Maintenance Fee will begin immediately in the event you voluntarily elect to upgrade to the Premier Account and continue each month until the balance in your Account is zero. The Fee Schedule for the Premier Account contains the same categories and types of fees as you were previously charged for the Account and associated products or services, except that some fees may be higher than what you were previously paying. If you voluntarily elect to upgrade to the Premier Account and are not an Employee of a Premier Account, you acknowledge and agree that you are thereby requesting that your wages be deposited directly to the Premier Account. You further acknowledge that the Monthly Account Maintenance Fee and any other fees and charges associated with the Premier Account are in consideration for the additional functionality of the Premier Account.

(c) Your Premier Account has additional functionality not otherwise available on your Money Network Account, including, without limitation, the following:

(i) Secondary Cards. "Secondary Card" refers to a general purpose reloadable prepaid access card that you, as the primary cardholder, can provide to another individual(s), a Secondary Cardholder (i.e., family member, friend, etc.), which will allow you to transfer funds from your Premier Account to the Secondary Cardholder for ATM and point of sale debit (signature- and PIN-based) transactions. You, or the Secondary Cardholder, will be required to provide Bank with certain identifying information about the Secondary Cardholder, such that Bank may verify their identity using third party databases or otherwise. Bank will issue the Secondary Cardholder a general purpose reloadable prepaid access account in the Secondary Cardholder's name. Upon requesting access to the Secondary Cardholder's Web Site, you will be able to transfer funds from your Premier Account to the Secondary Cardholder's account (the "Secondary Prepaid Access Account").

However, your Card will not be able to receive a funds transfer from the Secondary Prepaid Access Account. The amount you may transfer to the Secondary Prepaid Access Account is listed in the Transaction Limits. Once you initiate a funds transfer to a Secondary Prepaid Access Account, you may only cancel the funds transfer by calling Customer Service, unless the transfer has already occurred. You acknowledge that once funds settle to the Secondary Prepaid Access Account, you waive all interest in such funds. You further acknowledge that the Bank may not reverse any interest in the Secondary Prepaid Access Account or access to the account activity of the Secondary Prepaid Access Account. The Secondary Cardholder will own the Secondary Prepaid Access Account and be subject to separate terms and conditions and its own fee schedule which you may obtain from the Secondary Cardholder, but will not be provided to you by us.

(ii) Loads from other sources. In some cases arrangements have been made that allow you to load additional funds to your Premier Account through the methods described below. To the extent these additional methods are made available to you, the Bank will notify you when such loads will apply. You may not be required to provide Bank or its servicer with certain additional identifying information about you in order to use these methods.

- Retail Loads. Available at participating retail locations as designated by us from time to time. See www.MoneyNetwork.com for a list of participating locations. Some participating locations may limit the types of Retail Loads.

- ACH Loads. An ACH transfer to your Premier Account, using the Account number and ABA routing number provided on your Card Carrier.

See the Transaction Limits for information regarding limits on loads and other transactions. For security and regulatory reasons, we may further limit the number, type or dollar amount of transactions you may make to your Premier Account or to any Secondary Prepaid Access Account using third party databases or otherwise. Bank will provide Bank with certain identifying information about the Secondary Cardholder, such that Bank may verify their identity using third party databases or otherwise. Bank will

12. CARD NOT PRESENT TRANSACTIONS. If you use your Money Network Account or Premier Account number without presenting your Card (such as for a mail order purchase), you may be required to provide the legal effects will be the same as if you used the Card itself. Each time you use your Card, you authorize us to reduce the funds available in your Money Network Account or Premier Account in the amount of the transaction. You are not authorized or permitted to exceed the available amount in your Money Network Account or Premier Account through an individual transaction or a series of transactions with your Card or a Money Network Check. Nevertheless, if a transaction is declined due to insufficient funds, the available balance in your Money Network Account or Premier Account, you shall remain fully liable to us for the amount of the transaction. We reserve the right to bill you for any amount by which your Money Network Account or Premier Account is overdrawn. We reserve the right to change the available balance with future loads to your Card account. You agree to pay us promptly for the overdraft balance. We also reserve the right to cancel your Money Network Account or Premier Account should you create one or more overdraft balances. You do not have the right to stop payment on any purchase transaction originated by use of your Card, except as otherwise provided herein. 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 until the hold is released by the merchant.

13. YOUR ACCOUNT BALANCE.

(a) Your Money Network Account or Premier Account will not bear interest. The Bank may debit, charge, salary and other compensation from Employer ("Payroll Loads") and may permit Retail Loads and ACH Loads made by you should you upgrade to a Premier Account (as such terms are defined in Section 10) and less those fees and charges in the Fee Schedule. If you request a Money Network Check from your Money Network Account or Premier Account and do not redeem it within 180 days, the Money Network Check will be canceled and the funds will be added back into your Money Network Account or Premier Account.

(b) You may access information about your Money Network Account or Premier Account on our Web Site, mobile app, or from Customer Service without a charge. There are additional ways to access information about your Money Network Account or Premier Account, including as ATM. Fees may apply, as provided in the Fee Schedule.

(c) For security reasons, we may limit the amount number, or type of transactions you make with your Money Network Account or Premier Account.

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14. ACCOUNT INFORMATION.
You may obtain information (e.g., Account balance, transaction information, and a single 60-day transaction history) by contacting Customer Service. You may also elect to receive such account information by visiting www.MoneyNetwork.com and registering for email alerts or text-message alerts (carrier charges may apply). You may also access such account information via the Money Network mobile application, available for download from the appropriate “app” store. You may also request a recurring Monthly Paper Statement, the fee for which is shown on your Fee Schedule.

15. PREAUTHORIZED TRANSFERS.
(a) Preauthorized credits: If you have arranged to have direct deposits made to your Money Network Account or Premier Account at least once every 60 days from the same person or company, you can call our Customer Service telephone number to find out whether or not the deposit has been made.

(b) Right to stop payment and procedure for doing so: If you have told us in advance to make regular payments out of your Card account, you can stop any of these payments. Here's how: Call or write Customer Service in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

(c) Notice of varying amounts: If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

(d) Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

16. CHANGE IN YOUR ADDRESS.
You must write to Customer Service when you change your address. You agree that any communication sent to you at your last address on record with us will be deemed to have been received by you.

17. FUNDS AVAILABILITY.
Electronic transfers to your Account, such as Payroll Loads, and, if you have upgraded to the Premier Account, Retail Loads and ACH Loads, will be available on the business day we receive the funds. Once the funds are available, you can request them in cash or as otherwise provided in this Agreement. If you cancel a Money Network Check in accordance with the Money Network Check instructions provided with your Money Network Checks, we will credit your Account within one business day after our receipt of your Money Network Check and other required information.

18. WEB SITE AND ACTIVITY.
Although considerable effort is expended to make our Web Site 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, Web Site 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, acts of terrorism and acts of war. You agree to act responsibly with regard to the Web Site 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 Web Site’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.

19. LINKS.
Our Web Site may contain links to other web sites, provided as a convenience to you and not an endorsement by us. We are not responsible for the content of any such web site, which you enter at your own risk.

20. ERRORS, OVERPAYMENTS; OUR RIGHT TO OFFSET.
(a) We reserve the right to deduct funds from your Money Network Account or Premier Account in order to correct any previous error or overpayment to you, and you authorize us (i) to share information as necessary with any funding entity (including Employer) in connection with resolving any errors or overpayments related to Retail Loads, Payroll Loads or ACHI Loads and (ii) to the extent applicable, to accept instructions from Employer to add or deduct funds from your Account and, in the case of deductions, to return those funds to Employer.
21. RETURNS AND REFUNDS.
If you are entitled to a refund for any reason for goods or services obtained with the Money Network Account or Premier Account, you agree to accept credits to your Money Network Account or Premier Account in place of cash. Credits may take up to five (5) days from the date the refund occurs.

22. BUSINESS DAYS.
For purposes of this Agreement, our business days are Monday through Friday until 6:00 p.m. Eastern Time. Federal and bank holidays are not included.

23. RECEIPTS.
You should get a receipt at the time you make a transaction or obtain cash. You agree to retain your receipt to verify your transactions, including ATM transactions.

24. UNAUTHORIZED TRANSACTIONS.
(a) Lost or Stolen Cards. If you believe your Card or PIN has been lost or stolen or if you believe a transfer has been made using the information from your Card or PIN without your permission, you must call or write to Customer Service at the telephone number or address at the end of this Agreement. You should also contact Customer Service if you believe a transfer has been made using the information from your Card or PIN without your permission.
(b) Zero Liability for Unauthorized Mastercard or Visa Prepaid Card Transactions. Tell us, AT ONCE, if you believe your Card has been lost or stolen or if you believe a transfer has been made using the information from your Card or PIN without your permission. If you delay telling us, you may be liable for unauthorized transfers which would not have been made if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us in time, we will extend the time periods for a reasonable period.

25. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS.
If we receive your request or order to or from your Account on time and in the correct amount according to our Agreement with you, we will be liable for your losses and damages proximately caused by us. However, there are some exceptions. We will not be liable, for instance:
1. If, through no fault of ours, you do not have enough funds available in your Money Network Account or Premier Account to complete the transaction;
2. If your request or order is received too late to be recorded by your Card;
3. If an ATM where you are making a cash withdrawal does not have enough cash;
4. If an electronic terminal where you are making a transaction does not operate properly and you know about the malfunction before you take action to safeguard yourself;
5. If access to your Card has been blocked after you reported your Card or PIN lost or stolen;
6. If there is a hold or your funds are subject to legal process or other circumstances restricting their use;
7. If we have reason to believe the requested transaction is unauthorized;
8. If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the transfer or credit being made to your Card or PIN.

26. LIMITATION OF LIABILITY.
Further, except as provided in Section 24 and applicable law including, but not limited to, any payment that may be required in the event of a security breach, in no event shall bank, its employees, affiliates and subsidiaries, the Money Network Company, LLC, Money Network Financial, LLC, its programs manager, or any of their respective affiliates or agents be liable for any indirect, special, incidental, or consequential damages, except as specifically required by law.

27. INFORMATION ABOUT YOUR RIGHT TO DISPUTE ERRORS.
In case of errors or questions about your Money Network Account or Premier Account, you must contact Customer Service as soon as possible. We must hear from you no later than 60 days after the earlier of the date you electronically access your Money Network Account or Premier Account, if the error could be verified using 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 contacting us at Customer Service. You will need to tell us the following: (1) your name and address, (2) when the error occurred, (3) your account number, if you know it, (4) the dollar amount involved, and (5) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 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 45 days to investigate your complaint or question. If we decide to do so, we will credit your Card or Premier Account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. Funds will remain pending on whether we determine if an error occurred. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Money Network Account or Premier Account. For errors involving new accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will extend the time periods for a reasonable period and if we need more time, we may take up to 20 business days to credit your Money Network Account or Premier Account for the amount you think is in error. We will tell you the results of our investigation within 10 business days from when we hear from you. If we need more time, however, we may take up to 90 days to tell you the results of our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact Customer Service.

28. UNCLAIMED PROPERTY.
Your Money Network Account or Premier Account is subject to unclaimed property laws where your Money Network Account or Premier Account has been registered or the laws of the state where you are located/incorporated. If the Money Network Account or Premier Account is not registered. Should your Money Network Account or Premier Account have a remaining balance after a certain period of time and in which in which your account money movement transactions or other Money Network Account or Premier Account activity (as those types of activity are defined by law) occur, we may be required to remit remaining funds to the appropriate state agency.
(5) To our employees, auditors, affiliates, service providers, or attorneys as needed.

30. OTHER TERMS.
Your Money Network Account or Premier Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Money Network Account or Premier Account 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 South Dakota except to the extent governed by federal law.

31. PRIVACY.
As part of establishing your Money Network Account or Premier Account, you received in your Welcome Packet a copy of the MetaBank Privacy Notice (our “Privacy Notice”) which generally addresses our policy for handling and disclosing information. If you have questions regarding our Privacy Notice, please contact Customer Service.

32. CANCELLATION.
You may terminate your use of your Money Network Account or Premier Account by removing all of your funds, but this will not affect any of our rights or your obligations arising under this Agreement prior to termination. If you are still employed by Employer, you must first make other arrangements to receive your net wages by a method offered by your Employer before ceasing to use your Money Network Account or Premier Account.

33. ASSIGNMENT.
You may not assign, convey, subcontract, sell or transfer any of your rights or obligations with regard to the Services. We may assign this Agreement and any of our rights and obligations at any time, subject to any notice required by law. Any of our obligations under this Agreement may be performed by third parties on our behalf.

34. SEVERABILITY AND WAIVER; INTERPRETATION.
The invalidity of any provision of this Agreement shall not affect the validity of other provisions. Any waiver of any term or condition of this Agreement shall not operate as a continuing waiver of such term or condition or any other term or condition.

35. AMENDMENTS.
We may amend this Agreement by delivering notice of the amendment to you in the manner agreed to by you and us or to your last address as shown on our records. Unless necessary to protect system security, you will be given at least 21 days’ notice prior to the effective date of any amendment which results in an increased fee or charge, an increase in your liability, a reduction in our services (including fewer types of electronic fund transfer services), or stricter limitations on transactions or your ability to obtain funds from your Money Network Account or Premier Account. Through your continued use of the Money Network Account or Premier Account, you agree to any such changes or amendments.

36. TERMINATION.
We may, at any time, for any or no reason, terminate this Agreement and/or temporarily or permanently suspend your right to use your Money Network Account or Premier Account or otherwise participate in the Services. We may contact you to obtain information about deposits and other transactions we deem suspicious. You agree to destroy your Card and any Money Network Checks if this Agreement is terminated. We will cause your Money Network Account or Premier Account balance to be sent to you by transferring your funds to your bank account you may have designated, or you may access your funds by Money Network Check. If you do not have a Money Network Check, you may request one from Customer Service, subject to any applicable fees in the Fee Schedule. All provisions of this Agreement which by their nature should survive termination shall survive termination of this Agreement, including, without limitation, the Liability and Dispute Provisions.

37. TELEPHONE MONITORING/RECORDING.
From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

38. NO WARRANTY REGARDING GOODS AND SERVICES.
We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase using your Money Network Account or Premier Account or Card.

39. ARBITRATION PROVISIONS AND WAIVER OF TRIAL BY JURY.
YOU SHOULD READ THIS ARBITRATION PROVISION AND WAIVER OF TRIAL BY JURY (“ARBITRATION PROVISION”) CAREFULLY.
YOU AND WE HEREBY KNOWINGLY AND VOLUNTARILY WAIVE THE RIGHT TO LITIGATE ANY CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO SEEK A WRITTEN STATEMENT OF THE CODE OF PROCEDURES OF THE JAMS, OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR TO JOIN AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION, EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

Restrictions on Arbitration: If either party elects to resolve a Claim by arbitration, that party will not have the right to a trial by jury, and you will not have the right to participate as a member of a class of claimants in any proceeding. You consent to the exclusive jurisdiction of the Federal or any state courts of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must also submit a copy of the objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the request party’s notice. The granting or denial of such request will be determined by the arbitrator. The arbitrator will notify the parties of his/her decision within twenty (20) days of the objection party's submission.

The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator shall be entered in any court having jurisdiction. The arbitrator’s decision will be final and binding, except for any appeal provided by the FAA. However, any party can appeal that to a three-arbitrator panel administered by the same arbitration organization, which shall consider the appeal on the record of the initial proceeding, including the initial award and the appeal, without the necessity of a new evidentiary hearing. The three-arbitrator panel shall have the power to affirm, modify, or vacate the initial award or the appeal of the initial award. The panel shall render its decision within one hundred twenty (120) days of the date of the applicant’s written notice. The decision of the panel will be by majority vote and shall be final and binding.

Continuation: This Arbitration Provision shall survive termination of your Money Network Account or Premier Account as well as voluntary payment of any debt in full by you, any legal proceeding by us to collect a debt owed by you or any other legal proceeding related to the provision of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate.
the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

40. APPLICABLE LAW.
This Agreement is governed by the law of the State of South Dakota except to the extent governed by federal law, irrespective of the choice-of-law provisions of any state. Nevertheless, if we are served garnishments, summons, subpoenas, orders or legal processes of any type, we are entitled to rely on the representations therein and may comply with them in our own discretion without regard to jurisdiction. Use of your Money Network Account or Premier Account is subject to all applicable rules of any clearing house or the Applicable Card Association.

41. MEMBER FDIC.
Your Account is insured by the Federal Deposit Insurance Corporation (FDIC) up to the limits permitted by law.

42. CUSTOMER SERVICE.
Information about your Money Network Account or Premier Account is available by various methods (e.g., by mail, by phone, or by electronic means). Customer Service should be contacted at the telephone numbers and mailing addresses shown at the end of this Section. Portions of the contact information may also be found on the Fee Schedule in your Welcome Packet or on the back of your Card.

This Card is issued by MetaBank, Member FDIC.
5501 S. Broadband Lane
Sioux Falls, SD 57108

Customer Service Mailing Address:
Money Network Financial, LLC
7000 Goodlett Farms Parkway, Suite 500
Cordova, TN 38016

Customer Service by Telephone: 1-888-913-0900

Web Address: www.MoneyNetwork.com
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Welcome!
Your Money Network™ Visa® Prepaid Debit Card offers you some key benefits:

- Get immediate access to your pay every payday - your pay is deposited directly on your card.
- Use it anywhere Visa® debit cards are accepted.
- Get cash back at participating stores.
- Withdraw cash from ATMs worldwide.

Always Keep Your PIN Private and Secure

- Do use your PIN to withdraw cash at ATMs, to make purchases or to access your account when you call the Customer Services automated phone number.
- Don't give it to friends, family, cashiers, customer service agents or anyone who asks for your PIN.

How to Check Your Card's Balance and Transactions

It's free and it's easy to find out how much money you have on your card and how you're spending it.
Call 1-888-913-0300 and follow the system's voice instructions to listen to your card BALANCE and TRANSACTION ACTIVITY.

How to Make a PIN-debit Purchase at a Store and Get Cash Back

The PIN pad (below) (varies by merchant) at the checkout or register will prompt you to:

- Select "DEBIT" on the checkout PIN pad.
- Swipe your card and enter your 4-digit PIN.
- Press "YES" for "CASH BACK" or "NO" if you don't want cash back.
- Confirm the amount of your purchase.
- Take your cash (if any) and your receipt.

How to Use a Money Network™ Check

Money Network™ Checks can be used to make a payment to a company or person. Preparing a check is easy:

1. Write the date and the dollar amount on a Money Network Check, as well as the name of the company or person to whom you will be giving the check.
2. Call 1-888-913-0300 and follow the system's voice instructions to access your card account.
3. Select the Money Network Check option.
4. Using the keys on your phone, you will be asked to:
   - Enter the 8 or 10-digit Check number (see Figure 1).
   - Enter the amount you want on the Check. Do not include the decimal. For example, $10.25 would be entered as 1025 and then press "M".
5. You will be given a "transaction number." Please write this number in the area indicated in Figure 1 below (be sure to read the number again, press "T") Your finished check should look similar to the example in Figure 2.

How to Make a Signature-debit Purchase at a Store

Depending on the merchant, the checkout clerk may ask for your card to process the transaction, or you might use a PIN pad (see above) at the checkout or register which will prompt you to:

- Select the "CREDIT" button.
- Confirm the amount of your purchase by pressing "APPROVE", "YES" or "OK."

The PIN pad may have a screen where you can sign or the clerk may give you an authorization slip you need to sign and return. You will be given a copy of the receipt.

How to Get Cash at an ATM

Swipe or enter your Card and the ATM will prompt you to:

- Enter your 4-digit PIN.
- Select "WITHDRAWAL" from "CASHING."
- Enter the dollar amount you want to withdraw.
- Take your cash and your receipt.

What to do if your Card is Lost, Stolen or Damaged

Call 1-888-913-0300 to report your card lost or stolen. We will send you a replacement card (a fee may apply, please see the fee schedule).

For more information about Money Network™ Visa® Prepaid Debit, please visit www.moneynetwork.com or call 1-888-913-0900.

Upgrade and take more control of your money with a reloadable Money Network Account.
If you want more options and more flexibility, call 1-888-913-0300 to learn more about the reloadable Money Network Account and start today.
This service allows you to:
- Shop in stores, online or over the phone - wherever Visa® debit cards are accepted.
- Pay bills with your card or with Money Network Checks (check to money orders).
- Get cash back at participating stores.
- Withdraw cash from ATMs worldwide.
- Load other types of payments you receive through direct deposit, including tax refunds, child support, pay from a second job, or government benefits - all on one card.
- Reload your card in-store or online.
- Participate in any retail local or nationwide

Request secondary cards for family members or other dependable.
- Keep using your Money Network Visa® Prepaid Debit Card wherever you go even if you're married or change jobs.

It's easy and there is no enrollment or activation fee! No bank account or credit check is necessary.

With this service, you will have a real-time-interest bearing bank account at MetaBank, member FDIC, located in Sioux Falls, South Dakota, which will be protected by loose rules pursuant to, and subject to, federal laws and regulations and the Terms and Conditions that will accompany your Visa® Prepaid Card.

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¿Bienvenido!
Tu tarjeta propietaria Money Network® Visa® de débito. Esta tarjeta te permitirá disfrutar de algunos beneficios clave como:
• Obtén acceso inmediato a tu saldo cada día de pago – tu dinero será disponible directamente en tu tarjeta.
• Utilízala para comprar en cualquier lugar donde acepten tarjetas de débito Visa.
• Obtén dinero en efectivo en las tiendas participantes.
• Red de efectivo de los cajeros automáticos mundiales.

Mantén siempre tu PIN privado y seguro
• USA tu PIN (número de identificación personal) de 4 dígitos para extraer efectivo de los cajeros automáticos para realizar compras o para ingresar a tu cuenta cuando llevaras el número telefónico autorizados de atención al cliente.
• No proporciones tu PIN a amigos, familiares, caídas, agentes de atención al cliente ni a ninguna persona que te lo solicite.

Cómo revisar el balance de tu tarjeta y las transacciones
Es fácil y rápido conocer cuánto dinero tienes en tu tarjeta y cómo lo estás gastando.
Llama al 1-888-913-0630 y sigue las instrucciones de voz del sistema, para escuchar el "Balance" de tu tarjeta y "Actividad de Transacción".

Cómo obtener efectivo en un cajero automático (ATM)
Destina tu tarjeta y el cajero automático la guía para:
• Marca los 4 dígitos de tu PIN.
• Selecciona "WITHDRAWAL" (retiro) desde "CHECKING" (cuentas de cheques).
• Marca la cantidad de dinero que deseas retirar. Toma tu dinero y tu recibo.

Cómo pagar en una tienda con tarjeta de débito usando el PIN y obtener dinero en efectivo
Si mejora en la compra de más regalos (debleche) varía según el establecimiento) tu guía para:
• Seleccionar el botón que dice "DEBIT" (débito).
• Deslizar la tarjeta y marcar el PIN de 4 dígitos.
• Selecciona "YES" para "CASH BACK" (cambio efectivo) o "NO" si no desea cambio en efectivo.
• Confirmar el monto de tu compra
Toma tu cambio (si lo habías pedido) y tu recibo.

Cómo pagar en una tienda con tarjeta de débito y firmar recibo (sin PIN)
Dependiendo del comerciante, el dependiente de la tienda podría pedirte la tarjeta para procesar el pago, o es posible que un empleado en la caja o registradora (ver arriba) que lo guíe para:
• Seleccionar el botón que dice "CREDIT" (crédito).
• Confirmar el monto de tu compra y firmar el boleto que dios: "ASSURANCE", "YES" o "OK" (Accept, 300 OK).
El empleado la tienda podrá retirar una copia para que firmes o firmarás el boleto. Se darán un copia del recibo.

Cómo hacer una compra en una estación de servicio
Emplea tu Paycard encargado de la estación de servicio para pagar por el combustible y evita la autorización previa. Como con la mayoría de las tarjetas de débito, siegas en la máquina dispensadora de combustible, las contrainvocan autorizaciones por adelantado la compra por un monto superior a la cantidad de la compra real. El efecto pautamental se libera una vez que se procesa el pago, lo cual puede demorar hasta tres días.

Cómo usar un Cheque Money Network™
Los Cheques Money Network™ pueden ser usados para hacer pagos a una compañía o a una persona. Prepara un Cheque de Fluid.
1. Escribir la fecha y la cantidad o monto en un Cheque Money Network, así como el nombre de la compañía o a una persona a quien le das el cheqre.
2. Llamá al 1-888-913-0630 y siguen las instrucciones de voz del sistema para acordar a la compañía de tu tarjeta.
3. Selecciona la opción para el Cheque Money Network.
4. Usando el teléfono de la tarjeta, el sistema te pedirá que marque:
   - las 4 o 10 dígitos del número del Cheque  (vea Figura 1), incluye el número que está en el cuadro donde dice "CREDIT"
   - el monto por qué queríamos hacer el Cheque. No incluye el débito. Por ejemplo, $1,35 se menciona como 4 3 5 y luego optimiza el $ 26.
5. El sistema te irá proporcionando un "NUMERO DE TRANSACCIÓN". Por favor escriba este número en el casilla o área donde dice "Transaccion Number" (indicado al ejemplo de la Figura 1). Para un nuevo cheque, se menciona 4 3 5 y luego optimiza el $ 26.

Mejora tu servicio para tener mayor control sobre tu dinero con una cuenta de tarjeta recargable Money Network
Si quieres una tarjeta recargable, ofrece más opciones y flexibilidad, entonces llámanos al 1-888-913-0630 para aprender más sobre la cuenta de "Tarjeta recargable Money Network" o para inscribirte.

Este servicio te permite:
• Comprobar y pagar cuentas con tu tarjeta con los cheques Money Network (similar a un monto orden).
• Obtener dinero en efectivo en las tiendas participantes.
• Retirar efectivo de los cajeros automáticos mundialmente.
• Acceso inmediato a los pagos que realiza mediante su tarjeta.
• Transacciones que puede realizar el propietario de la tarjeta, por ejemplo, un efectivo principal o secundario, saldo de menciones, beneficios del gobierno, reembolsos de impuestos, etcetera.
• Recargar tu tarjeta a través de otros agentes de Western Union y otros comerciantes participantes en todo el país.
• Solicitar tarjetas adicionales para tu familia o otros dependientes.

Es fácil y no hay cargo por suscripción ni por adhesión. No es una tarjeta de crédito, así que no se requiere cuenta bancaria ni verificaificación de crédito.

Con este servicio, tendrás una cuenta de banco que no genera intereses con Merchant Network FDC, ubicado en Sack, Délux, que esta porqué puede llegar a-30 días de lo que te importa, y a-30 días de lo que te importa. Ve a tu cuenta de efectivo para retirar fondos que te importan. El efecto pautamental se libera una vez que se procesa el pago, lo cual puede demorar hasta tres días.

¿Qué hacer en caso de pérdida o robo de tu tarjeta?
Llama al 1-888-913-0630 para reportar la pérdida o robo de tu tarjeta. Te emitiremos una tarjeta auxiliar. Aplica un cargo por uso del nuevo tarjeta. Por favor consultar la Tarifa de Cargas.


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