**Fees associated with the Visa**® **Prepaid Corporate Disbursement Non-Reloadable Card**

|  |  |  |
| --- | --- | --- |
| **All Fees** | **Amount** | **Details** |
| **Get Started** | | |
| Card issue fee | **N/A** | No fee assessed for the initial card. |
| **Monthly usage** | | |
| Monthly maintenance fee | **$0** | There is no monthly fee for this card. Maintenance fee assessed monthly starting one month after the card has been activated. |
| **Spend money** | | |
| Signature Purchases | **$0** | No fee charged. Signature Purchase fee per transaction. |
| PIN Purchases | **$0** | No fee charged. PIN Purchase fee per transaction. |
| **Get Cash** | | |
| Funds Transfer (other than via Cardless Cash Access at ATM) | **The lesser of 1.00% of transfer amount or $10.00** | This is our fee. Fee assessed if funds are transferred via Direct to Debit Funds Transfer, Card to Account ACH Funds Transfer, or Check Funds Transfer. |
| Funds Transfer via Cardless Cash Access at ATM | **$3.50** | This is our fee. Fee assessed if funds are transferred via Cardless Cash Access at ATM. |
| **Information** | | |
| ATM Balance Inquiry | **$1.00** | This is our fee. The fee applies to all “In-network” and “Out-of-network” ATM balance inquiry transactions. |
| ATM Decline | **$1.75** | This is our fee. The fee applies to all “In-network” and “Out-of-network” ATM decline transactions. |
| **Using your Card outside the U.S.** | | |
| Foreign Transaction Fee | **$0.50 per transaction plus 1% surcharge** | $0.50 per transaction plus 1% surcharge of the U.S. dollar amount of each transaction. Fee for International Purchases. |
| International ATM Balance Inquiry | **$1.00** | This is our fee. You may also be charged a fee by the ATM operator. |
| International ATM Decline | **$1.75** | This is our fee. You may also be charged a fee by the ATM operator. |
| **Other** | | |
| Inactivity Fee | **$5.95** | This is our fee. Fee assessed monthly after 180 days of no value loads or transactions. |
| Lost/Stolen Replacement Card | **$5.00** | This is our fee. Fee for Lost/Stolen Replacement cards. |
| Expedited Shipment of Card | **$35.00** | Optional fee to expedite the shipping of the card. |
| **Additional Disclosures** | | |
| Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Pathward®, National Association, an FDIC-insured institution. Once there, your funds are insured up to $250,000 by the FDIC in the event Pathward fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details. No overdraft/credit feature.  **Contact Customer Service by calling 1-833-848-5768, by mail at Cardholder Services, P.O. BOX 7235 SIOUX FALLS, SD 57117-7235, or visit www.card-support.com**  For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint. | | |

VisaPrepaid Corporate Disbursement Non-Reloadable Card Cardholder Agreement

# CUSTOMER SERVICE CONTACT INFORMATION:

**Address:**  Cardholder Services, P.O. BOX 7235 SIOUX FALLS, SD 57117-7235

**Website:** www.card-support.com

**Phone Number:** 1-833-848-5768

# IMPORTANT NOTICES:

1. PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (“ARBITRATION CLAUSE” SECTION) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION.
2. ALWAYS KNOW THE EXACT DOLLAR AMOUNT AVAILABLE ON THE CARD. MERCHANTS MAY NOT HAVE ACCESS TO DETERMINE THE CARD BALANCE.
3. BY ACCEPTING, SIGNING, OR USING THIS CARD, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS CONTAINED IN THIS AGREEMENT.
4. IF YOU DO NOT AGREE TO THESE TERMS, DO NOT USE THE CARD. SAVE YOUR RECEIPT AND CANCEL THE CARD BY CALLING CUSTOMER SERVICE AND REQUESTING A REFUND CHECK, IF APPLICABLE.
5. BY USING THIS CARD, YOU ARE ALSO AGREEING TO PATHWARD NATIONAL ASSOCIATION’S PRIVACY POLICY (ATTACHED). PROGRAM MANAGERS MAY HAVE DIFFERENT PRIVACY PRACTICES, SO IT IS IMPORTANT YOU REVIEW THEIR POLICY AS WELL, IF APPLICABLE.

This Cardholder Agreement (“**Agreement**”) sets forth the terms and conditions under which the Visa Prepaid Corporate Disbursement Non-Reloadable Card (“**Card**”) has been issued to you by Pathward, National Association. "**You**" and "**your**" means the person or persons who have received and are authorized to use the Card as provided for in this Agreement. "**We**," "**us**," and "**our**" mean collectively, Pathward National Association, a federally-chartered bank, member FDIC, and its divisions or assignees, and also includes, unless otherwise indicated, our Program Manager. “**Program Manager**” refers to Prepaid Technologies Company, Inc. d/b/a Dash Solutions, who performs certain services related to your Card on Pathward National Association’s behalf. “**Corporate Sponsor**” means the company who has directly or indirectly established this Card for the purpose of disbursing funds to you. The Card is nontransferable, and it may be canceled at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.Your full fee schedule, otherwise known as the “**Long Form,**” is attached to and considered part of this Agreement.

# ABOUT YOUR CARD

Your Card is a prepaid card, which allows you to access funds loaded to your Card account by the Corporate Sponsor. You should treat your Card with the same care as you would treat cash. We encourage you to sign your Card when you receive it. This Card is intended for personal, family, or household use and not intended for business purposes. Your Card account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card. You will not receive any interest on the funds in your Card account. We may close your Card or refuse to process any transaction that we believe may violate the terms of this Agreement or represents illegal or fraudulent activity. You are responsible for notifying us immediately upon any change to your address, phone number, or email address. If your address changes to a non-US address, we may cancel your Card and return funds to you in accordance with this Agreement.

Pathward, N.A. will act as custodian of your funds upon its receipt of your funds. Once your Card is activated, you will be able to provide Pathward, as custodian, with instructions about the funds accessible through the Card. Activation of the Card authorizes us to hold your funds at Pathward or as custodian to place your funds at one or more participating FDIC-insured banks (each a “Program Bank”). Visit www.pathwardprogrambanks.com to find the most up-to-date list of Program Banks. If you do not agree to your funds being held by us at Pathward or placed by Pathward as custodian at other Program Banks, please immediately transfer or spend all the funds on your Card [or contact Customer Service above to cancel the Card and request your funds in the form of a paper check at no charge ]. For more information on FDIC deposit insurance limits and related conditions, please refer to the Long Form section at the beginning of this Agreement.

# REGISTERING YOUR CARD

You are not required to register your Card. If you choose not to do so, you will be limited in functionality and protections, as indicated throughout this Agreement. If you would like to enable additional functionalities such as online or phone purchases, or ensure your Card is protected by FDIC insurance, you must register your Card. You can do so by calling 1-833-848-5768 or logging into www.card-support.com.

**What this means for you:** When you request a Card, we may ask for, or the Corporate Sponsor may provide us with, your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver’s license or other documents at any time. You may be limited in use and features until you have been successfully verified.

**Eligibility and Activation:** To be eligible to use and activate the Card, you represent and warrant to us that: (i) you are at least 18 years of age; (ii) the personal information provided to us is true, correct and complete; (iii) you have read this Agreement and agree to be bound by and comply with its terms.

# BUSINESS DAYS

For purposes of this Agreement, our business days are Monday through Friday, excluding Federal holidays.

# USING YOUR CARD

## Accessing Funds

You have arranged to have funds transferred directly to your Card from the Corporate Sponsor through Automated Clearing House (“ACH”) loads. This is the only load method for your Card account. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and applicable fees. If you use your Card number without presenting your Card (such as for an internet transaction, a mail order or a telephone purchase), the legal effect will be the same as if you used the Card itself. You may use your Card to purchase or lease goods or services wherever your Card is honored as long as you do not exceed the value available in your Card account.

**Your Card can also be used to:**

1. pay bills directly [by telephone] from your Card account.

**You CANNOT use your Card to:** (i) exchange your Card for its cash value; (ii) perform any illegal transactions; (iii) use the bank routing number and account number to make a debit transaction with any item processed as a check (these debits will be declined and your payment will not be processed); or (iv) make business-related transactions. In addition, YOU ARE NOT PERMITTED TO EXCEED THE AVAILABLE AMOUNT IN YOUR CARD ACCOUNT THROUGH AN INDIVIDUAL TRANSACTION OR A SERIES OF TRANSACTIONS. Nevertheless, if a transaction exceeds the balance of the funds available in your Card account, you will remain fully liable to us for the amount of the transaction and agree to pay us promptly for the negative balance. If your Card has a negative balance, any deposits will be used to offset the negative balance. We may also use any deposit or balance on another Card you have with us to offset a negative balance on this Card.

**Split Transactions**: If you do not have enough funds available in your Card account, you may be able to instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with another form of payment. These are called “split transactions.” Some merchants do not allow cardholders to split transactions or will only allow you to do a split transaction if you pay the remaining amount in cash.

## Funds Transfers

You may use the Funds Transfer option on the website and/or within the mobile application made available to you through which you may obtain information regarding, and otherwise manage, your Card account (the “**Online Account Center**” or “**OAC**”) to direct that funds be transferred from your Card account to an account you own or to a check payable to you. Please Note: Message and data charges may apply from your wireless service provider when using the OAC. Funds Transfers, as available in the OAC, may be made via Direct to Debit Funds Transfer, Card to Account ACH Funds Transfer, Check Funds Transfer, via Cardless Cash Access at ATM or additional service(s) as described below (collectively, a “**Funds Transfer**”).

Each time you make a Funds Transfer or request a check for a Check Funds Transfer, you will be charged a Funds Transfer Fee as provided in the Long Form above. If you believe there has been an error with the Funds Transfer service, please contact Customer Service.

(i) **Direct to Debit Funds Transfers**. You may direct that funds be transferred from your Card account to an Eligible Debit Card (each, a “**Direct to Debit Funds Transfer**”or“**D2D Funds Transfer**”). An “Eligible Debit Card” means an account you own and hold at a U.S. financial institution associated with a debit card into which a D2D Funds Transfer may be made. With D2D Funds Transfers, funds will be transferred to your designated Eligible Debit Card typically within minutes but could take up to 1 to 2 business days in certain circumstances. D2D Funds Transfers are irreversible. We do not control and are not responsible for any delays by the issuer of your Eligible Debit Card in processing or making available transferred funds. You will be responsible and liable for any D2D Funds Transfer that is later invalidated for any reason, including due to a claim, reversal, or a chargeback.

(ii) **Card to Account ACH Funds Transfers**. You may direct that funds be transferred from your Card account via ACH transfer to an account you own (each, a “**Card to Account ACH Funds Transfer**”or“**ACH Funds Transfer**”). ACH Funds Transfers normally take up to 2 business days to complete. We do not control and are not responsible for any delays by the financial institution holding your account to which funds are transferred, in processing or making available transferred funds. You will be responsible and liable for any ACH Funds Transfer that is later invalidated for any reason, including due to a claim, reversal, or a chargeback.

(iii) **Check Funds Transfers**. You may request and obtain from us checks drawn on your Card account and made payable to you (each, a “**Check Funds Transfer**”). You will be charged a Funds Transfer Fee as provided in the Long Form above for each request for a Check Funds Transfer, even if you do not deposit the check you receive from us.

(iv) **Cardless Cash Access at ATM** In addition to being able to withdraw funds from your Card account using your Card at ATMs, you may direct that funds from your Card account be made available for withdrawal at a designated ATM (each, a **“Cardless Cash Access at ATM”**). With Cardless Cash Access at ATM, funds will be available at a service-enabled ATM machine typically within minutes using a text message with an ATM locator and an authorization code input into the ATM machine.

## Limits

|  |  |
| --- | --- |
| **Load, Withdrawal and Spend Limits\*** | |
| **Load Limitations** | **Limit** |
| Maximum Card balance at any time | $10,000.00 |
| Maximum amount of Corporate Sponsor loads | No more than $10,00.00 may be loaded by the Corporate Sponsor. |
| Maximum ACH credit (direct deposit per load) | $5,000.00 per day |
| **Withdrawal Limitations** | **Limit** |
| Funds Transfer | $2,500.00 per day |
| **Spend Limitations** | **Limit** |
| Maximum amount in Point of Sale Signature Transactions | No more than $2,500.00 total per twenty-four (24) hours. |
| Maximum amount in Point of Sale PIN Transactions | No more than $2,500.00 total per twenty-four (24) hours. |
| \* Third parties may impose additional limitations. | |

## Foreign Transactions

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

# CONFIDENTIALITY

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

1. Where it is necessary for completing transactions;
2. In order to verify the existence and condition of your Card account for a third party, such as merchant;
3. In order to comply with government agency or court orders, or other legal reporting requirements;
4. If you give us your written permission;
5. To our employees, auditors, affiliates, service providers, or attorneys as needed; or
6. As otherwise necessary to fulfill our obligations under this Agreement.

# DOCUMENTATION

* 1. **Receipts**

You may be able to get a receipt at the time you make any transfer to or from your account using a point-of-sale terminal. You may need a receipt in order to verify a transaction with us or the merchant.

* 1. **Account History and Balance**

You may obtain information about your Card balance by calling Customer Service. This information, along with a 12–month history of account transactions, is also available online at the Website mentioned above.

You also have the right to obtain at least 24 months of written history of account transactions by calling or by writing Customer Service. You will not be charged a fee for this information unless you request it more than once per month.

# TRANSACTIONS AND PREAUTHORIZED TRANSFERS

## Right to stop payment and procedure for doing so

If you have told usin advance to make regular payments out ofyour Card account, you can stop any of these payments.Call or write to Customer Service with the contact information located at the beginning of this Agreement in time for us to receive your request three 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.

## Notice of varying amounts

If these regular payments vary in amount, the person you are paying should tell you, at least 10 days before each payment, when it will be made and how much it will be.

## Liability for failure to stop payment of preauthorized transfer

If you order us to stopone of these payments three business days ormore before the transfer is scheduled, and wedo not do so, we will be liable for your losses or damages.

## Our liability for failure to complete transactions

If we do not complete a transaction to or from your Card account on time or 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 Card account to complete the transaction;
2. If a merchant refuses to accept your Card;
3. If an electronic terminal where you are making a transaction does not operate properly and you knew about the problem when you initiated the transaction;
4. If access to your Card has been blocked after you reported your Card or PIN lost or stolen;
5. If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;
6. If we have reason to believe the requested transaction is unauthorized;
7. If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
8. For any other exception stated in our Agreement with you.

## ATM Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

## Preauthorized Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit should tell you every time they send us the money. You can call Customer Service to find out whether or not the deposit has been made.

## Authorization Holds

With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Card may be “preauthorized” for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

# ADDITIONAL TERMS OF THE AGREEMENT

* 1. **Personal Identification Number (“PIN”)**

You will receive a Personalized Identification Number ("**PIN**") when activating your card.  You should not write or keep your PIN with your Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious.  If you believe that anyone has gained unauthorized access to your PIN, you should contact Customer Service immediately.

## Returns and Refunds

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

* 1. **Card Replacement and Expiration**

If you need to replace your Card for any reason, please contact Customer Service. See Long Form for applicable fees. Please note that your Card has a “Valid Thru” date on the front of the Card. You may not use the Card after the “Valid Thru” date on the front of your Card. However, even if the “Valid Thru” date has passed, the available funds on your Card do not expire.

* 1. **Authorized Users**

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

* 1. **Communications**

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

# UNAUTHORIZED TRANSACTIONS

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

**Your Card may have some additional protections against unauthorized use:**

Visa Zero Liability policy covers U.S.-issued Visa-branded cards only and does not apply to PIN transactions not processed by Visa, certain commercial card transactions, or unregistered cards. You must notify us promptly of any unauthorized use. For additional details visit [www.visa.com/security](http://www.visa.com/security).

# LEGAL NOTICES

## English Language Controls

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

## Account Closure

You may close your Card at any time by contacting Customer Service. Your request for Card closure will not affect any of our rights or your obligations arising under this Agreement prior to the request. Should your Card account be closed, we will issue you a credit for any unpaid balances, subject to fees as disclosed in the Long Form. We reserve the right to close your Card account should you complete or attempt to complete any of the prohibited actions in this Agreement.

## Assignability

You may not assign or transfer your Card or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in your Card account. If we assign our rights, you will get a notification from us.

## Legal Process

Your Card account is established and maintained at our main office in Sioux Falls, South Dakota. We will comply with all applicable law in connection with any legal process validly served upon us in connection with the Card account including, but not limited to, garnishments, restraints, seizure notices, subpoenas, and similar legal process. Unless required by applicable state or federal law, we will not assert any claims of exemption on your behalf. You agree that we will have no liability to you in the event we properly comply with any such valid Legal Process.

## Other Terms

You will be notified of any change to this Agreement in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota (without regard to the laws regarding conflicts of laws) except to the extent governed by federal law. With the exception of disputes subject to the Arbitration Clause below, any disputes relating to this Agreement shall be subject to the exclusive jurisdiction and venue of the federal and state courts located in the state of South Dakota. You acknowledge and agree that we shall have a right of setoff to apply the funds in your Card Account to any debt that you owe to us. You further grant us a security interest in all of your funds in our possession as collateral for any sums that you owe us under this Agreement. Should your Card have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

# PRIVACY

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

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

# JURY TRIAL WAIVER

**YOU AND WE ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL RIGHT BUT MAY BE WAIVED IN CERTAIN CIRCUMSTANCES. TO THE EXTENT PERMITTED BY LAW, YOU AND WE KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION ARISING OUT OF OR RELATED TO THIS AGREEMENT. THIS JURY TRIAL WAIVER WILL NOT AFFECT OR BE INTERPRETED AS MODIFYING IN ANY FASHION THE ARBITRATION CLAUSE SET FORTH IN THE FOLLOWING SECTION, WHICH CONTAINS ITS OWN JURY TRIAL WAIVER.**

# ARBITRATION AND JURY TRIAL WAIVER

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

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

Prepaid card is issued by Pathward, National Association, Member FDIC, pursuant to a license from Visa. U.S.A. Inc.

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