

payroll instructions you completed and provided to your employer or us. Loaded value will be available on your regularly scheduled payday provided that we receive both the Funds and the appropriate data within the timeframes established by us for providing such Funds and information. If we do not receive the Funds and information within a timely manner, the Funds associated with the particular pay date may not be available to you until after the pay date. Although we may describe the process as "filling or loading the Card," the value assigned to the Card is actually held by Bank separate from the Card. Therefore, value is not stored on the Card itself. This means that if the Card is lost or stolen, your Funds may not be lost. As described more fully below in the section relating to loss, theft and unauthorized use, the best way to keep your losses to a minimum is to telephone us immediately if you believe the Card has been lost, stolen or used without your permission. Once you contact us, we may be able to cancel the lost Card and issue a new Card, subject to applicable Fees (see Fees section below).

Fees. We will charge you and you agree to pay the fees and charges (together, the "Fees") set forth on the Schedule of Fees listed below. The Fees may be changed at any time as provided in this Agreement. You will receive prior notice of all Fee increases as required by applicable law. All Fees will be deducted automatically from the Card balance. Without limiting the generality of the foregoing, you agree that we may deduct a dormancy fee as permitted by law and described in the Schedule of Fees. You may receive a copy of the current Schedule of Fees by calling us toll-free at 1-877-755-1474.

Schedule of Fees

All Purchase transactions and Internet transactions are available at no cost (unless otherwise noted). Please visit firstbanks.com and select the PayCard link to login to your PayCard account.

<i>All Live Operator Assisted Transactions</i>	<i>\$2.00</i>
<i>ATM Transactions*</i>	
<i>Domestic Withdrawal</i>	<i>\$1.50</i>
<i>International Withdrawal</i>	<i>\$4.00</i>
<i>Decline</i>	<i>\$0.50</i>
<i>*Additional fees may apply if used at a non-First Bank or non-MoneyPass ATM</i>	
<i>Balance Inquiry</i>	<i>\$0.50</i>
<i>Cash Advance</i>	<i>\$4.00</i>
<i>Check Issuance</i>	<i>\$10.00</i>
<i>Duplicate Statement</i>	<i>\$4.00</i>
<i>Monthly Card Fee</i>	<i>\$2.95</i>
<i>Monthly Dormancy Fee</i>	<i>\$5.00</i>
<i>Overdraft</i>	<i>\$5.00</i>
<i>Replacement Card</i>	<i>\$10.00</i>
<i>Transfer Fee via Internet or Phone (Card-to-Card or Account-to-Card)</i>	<i>\$1.00</i>

Transaction Fees. Fees charged for ATM withdrawals or Point of Sale (POS) purchases, inquiries and/or declines due to an insufficient balance and similar fees. Such fees are as disclosed in the cardholder enrollment form and are subject to change with notice from time to time.

Periodic Fees. Fees charged on a regularly recurring basis such as a monthly maintenance and similar fees. Such fees are disclosed in the cardholder enrollment form and are subject to change with notice from time to time.

Event-driven Fees. Fees triggered by a specific event such as the issuance of a replacement Card or account closure and similar fees. Such fees are disclosed in the cardholder enrollment form and are subject to change with notice from time to time.

Fees Beyond the Scope of this Agreement. When you use the Card at an ATM, the ATM operator and any network owner may charge you an additional fee. You may also be charged a fee for a balance inquiry even if you do not complete a Funds transfer.

No Interest on Your Funds. You will not receive any interest on the Funds that are associated with the value stored on the Card. The Funds are insured by the Federal Deposit Insurance Corporation ("FDIC").

Cancellation; Suspension of Use. We, at our sole discretion, may limit or cancel your use of the Card. We may refuse to issue a Card or may revoke the Card privileges with or without cause or notice, other than as required by applicable law. The Card at all times remains the property of Bank and may be repossessed by us at any time. If you would like to cancel use of the Card, call us toll-free at 1-877-755-1474. We may also suspend use of the Card at any time and for any reason. If we decide to cancel or suspend use of the Card, we will attempt to notify you by U.S. mail or electronic mail. Upon cancellation of Card privileges, use of the Card must be immediately discontinued. You agree not to use or attempt to use an expired, revoked or otherwise invalid Card. Our cancellation of Card privileges will not affect your rights and obligations pursuant to this Agreement. If we cancel or suspend the Card privileges through no fault of yours, you will be entitled to a refund of any remaining balance in a reasonable time period and in accordance with applicable law.

Proper Use. You may use the Card to access cash at ATMs or purchase goods and services at any ATM or merchant location that bears the marks pictured on the front and back of the Card. You agree that you will (i) not use the Card to purchase illegal goods or services; (ii) promptly notify us of any loss or theft of the Card; and (iii) use the Card only as instructed. However, if the Card is used other than as permitted by this Agreement, to the extent permitted by law, we may, at our option and without waiving any of our rights, recognize the transaction and adjust the balance of the stored value associated with the Card. We shall not be responsible if any ATM or merchant location refuses to honor the Card. The Card is non-transferable and may be used only by you. Without limiting the generality for the foregoing, if you authorize another person to use the Card you agree, to the extent permitted by law, that you will be absolutely and unconditionally liable for all transactions arising from the use of the Card by such person.

Limitations on Transactions. You may withdraw on a daily basis, the lesser of your available balance associated with your Card or \$1000 (less applicable Fees and/or Third Party Fees) each time you use the Card at a participating ATM, subject to limitations dictated by the terminal owner. You may use your Card to buy up to the lesser of your available balance (less applicable Fees and/or Third Party Fees), or \$2500 worth of goods and services per day using a participating Point of Sale (POS) Terminal, subject to limitation dictated by the terminal owner. All ATM withdrawals and purchases made using any POS Terminal will decrease the amount of Funds available to you at an ATM or POS Terminal by the amount of withdrawal and/or purchase plus all applicable Fees and Third Party Fees.

Currency Conversion. In the event that you utilize the Card for transactions at an initiation point or location wherein that location's primary currency is a non-United States currency, then those transactions shall be subject to currency conversion, which is the conversion of the price of goods or services from one currency to another. In the event that you utilize the Card for such transactions, then you agree to abide by all of the rules and regulations, and ancillary charges requisite to any such transactions. You further agree that any currency conversion transactions will be subject to a fee of three percent (3%) of the total amount of the transaction.

Adjustments. Subject to applicable law, we reserve the right to make appropriate adjustments to the amount of value stored on the Card. In general, we will make such adjustments as the result of a determination that the amount of a Fee or transaction was charged erroneously to the Card and/or was not charged to the Card. All adjustments will be available for viewing via the Internet at www.firstbanks.com or you may call customer service toll-free at 1-877-755-1474 and inquire about any adjustments made to the Card.

Shortages/Negative Amounts. You must have sufficient value available on the Card to pay for each transaction conducted with the Card. It is your responsibility to ensure that you do not create a negative balance on the Card by keeping track of your spending on the Card. If you attempt to use the Card when there are Insufficient Funds on the Card, the transaction may be denied. If for any reason (for example, due to systems problems or otherwise) a Card purchase occurs with insufficient Funds on the Card, creating a "shortage" or "negative amount", you will be invoiced for such negative amount and agree to pay such amount promptly by sending payment to PayCard Services Supervisor, 1255 Corporate Drive, Irving, TX 75038. Alternatively, you also agree that we may, at our discretion, offset such negative amount and any applicable fees against any Funds, which may thereafter be loaded onto the Card or any other stored value card we issue to you at any time. If no subsequent credits are made to your account, you agree to immediately forward payment to us for all Overdrafts. If you make a purchase(s) or obtain a cash withdrawal(s) that exceeds the balance associated with your Card (an "Overdraft"), you shall remain fully responsible for the amount of your purchase(s) or withdrawal(s), which exceeded the balance associated with your Card. Repeated instances of shortages or negative amounts will be grounds for cancellation of the Card.

Refunds. Any refund for goods or services purchased with the Card may only be made in the form of a credit to the Card. You are not entitled to receive the refund in cash.

Disputed Transactions. We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services purchased by you from merchants with the Card. All disputes involving the same should be addressed with the merchants from whom the relevant goods and services were purchased.

Errors or Questions About Your Electronic Transfers. Should you have any questions regarding the details of any transaction, statement and/or receipt or think an error involving the Card has been made, please notify us immediately by calling toll-free 1-877-755-1474, or by U.S. mail to PayCard Services Supervisor, 1255 Corporate Drive, Irving, TX 75038. We must hear from you no later than sixty (60) days after the FIRST statement on which the problem or error occurred became available to you.

1. Tell us your name and Card number.
2. Describe the error or the transaction as clearly as you can and explain why you believe it is an error, or why you need more information.
3. Tell us the dollar amount of the suspected error.

Should this request be made verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit the balance associated with the Card within ten (10) business days for the amount you think is in error so that you will have the use of the Funds during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit the Card. For errors involving point-of-sale transactions and foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results of our investigation within three (3) business days after completing our investigation and we will correct any error promptly. If we decide that there was no error or that a different error occurred, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Personal Identification Number ("PIN"). The PIN that accompanies the Card is a security feature that identifies you as the proper user of the Card, and

authorizes any transactions made with the card. Do not write the PIN on the Card, or otherwise make it available to anyone else. You are fully liable and responsible for all transactions authorized by you or otherwise accessed with your PIN.

Verification of Transaction. Your receipt is your verification of your transaction.

Liability for Unauthorized Use. Tell us AT ONCE if you believe the Card or PIN has been lost or stolen or that someone has transferred or may transfer the account without your permission. Contacting us by telephone toll-free at 1-877-755-1474 is the best way of keeping your losses to a minimum. You may also e-mail us at PayCardDisputes@genpasseft.com or write to us at PayCard Exception Processing, 1255 Corporate Drive, Irving, TX 75038. If you notify us within two (2) business days, you will not lose any value if someone used the Card without your permission. If you do NOT notify us within two (2) business days after you learn of the loss or theft of the Card and we can prove we could have stopped someone from using the Card without your permission had we received this notification, you could lose up to \$50. Also, if your review of your statement or receipts shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after the information was made available to you, you may not recover any money you lost after the sixty (60) days if we can prove that we could have mitigated such fraud had we been notified within that time frame. If a verifiable good reason (such as a long trip or a hospital stay) kept you from providing this notification, we may extend the time periods at our discretion. If you notify us that the Card has been lost or stolen, you may request that your balance be transferred to a replacement card and in such event be charged the replacement fee.

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

- The ATM where you are making a withdrawal does not have enough cash;
- The electronic terminal where you are making a transaction does not function properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- You report the Card lost or stolen and access to your Funds has been blocked by your actions and/or inactions;
- If, through no fault of ours, you do not have sufficient available value associated with the Card to make the transfer, you may request that the merchant split the transaction between the value on the card and another form of payment;
- A hold is placed on the Card for any reason;
- An act of government, police investigation, encumbrance, legal process, and/or court order; or
- Other exceptions stated in this Agreement.

Lost or Stolen Cards. To the extent permitted by applicable law, we are not responsible for lost or stolen Cards or any unauthorized transactions made with the Card. If the Card is lost or stolen you agree to give us notice of such fact as described in this Agreement. You agree to provide us notice as soon as possible to minimize your possible losses. See the section entitled "Liability for Unauthorized Use" in this Agreement for additional information concerning your liability for unauthorized use. You also agree, to the extent permitted by law, to cooperate completely with us if we attempt to recover lost or stolen funds from unauthorized users and to assist fully in their prosecution.

ATM Services. You may use the Card to withdraw cash or to inquire about your available Funds at any ATM that bears the MasterCard® and/or Maestro®, Cirrus®, STAR, Pulse or MoneyMaker mark(s) or any other

logo(s) that appear on the Card. Such use is subject to the terms and conditions in this Agreement.

Point of Sale ("POS") Services. You may use the Card to purchase goods and services at any retail or other establishment that displays the MasterCard and/or, Maestro, STAR or Pulse mark(s) or any other logo(s) that appear on the Card. The full amount of each purchase, including taxes, plus applicable transaction fees will be deducted from the amount recorded on the Card. Such use is subject to the terms and conditions in this Agreement.

Periodic Statements and Current Balances. Each month in which your Card is used at participating ATMs and POS terminals to conduct a transaction, we will mail you a monthly account statement of your transactions to your address as stated in our records. At any time you may also view your statement online by accessing www.firstbanks.com. Your statement will contain certain information about the transactions conducted with your Card, deposits made to your Card, fees assessed against your Card, the balance on your Card and other important information. If you provided us with an e-mail address, you agree that we may provide the periodic statement and any other required disclosures electronically to the e-mail address you specify in the cardholder enrollment form or to such other e-mail address as you specify to us in writing.

Examination of Periodic Statements. You agree to inspect your transaction history and to notify us at the toll-free number provided under the section entitled "Contact Information" of any erroneous, improper or unauthorized transactions on the Card. If your transaction history or periodic statement indicates transactions that you did not make, notify us immediately, by calling the telephone number or writing to the address shown in the "Contact Information" section of this Agreement. See the section entitled "Liability for Unauthorized Use" for additional information concerning your liability for unauthorized use.

Contact Information. You can contact us 24 hours a day, 7 days a week toll-free at 1-877-755-1474 or by writing to us at PayCard Services Supervisor, 1255 Corporate Drive, Irving, TX 75038. From time to time, we may monitor telephone calls between you and us to ensure the quality of our customer service.

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

Severability. In the event that any provision of this Agreement is determined to be invalid, illegal or unenforceable, such determination shall not affect the other provisions of this Agreement and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

Non-Assignability. You may not assign or transfer this Agreement or any of your respective rights, obligations, duties, responsibilities or liabilities under this Agreement, and any attempt to the contrary shall be null and void. Without limiting the generality of the foregoing, this Agreement shall be binding on you and your successors and assigns.

Settlement Upon Expiration or Cancellation. If there is a balance remaining on the Card upon expiration or cancellation, the balance, less any applicable fees, will be transferred to a new Card if we choose to issue one to you. If we choose not to issue a new Card to you or if we cancel the Card privileges without good cause for cancellation for any reasons we will attempt to refund to you the balance remaining on the Card minus all amounts owed in connection therewith (including all Fees disclosed in the cardholder enrollment form and the amount of any overdraft) upon expiration. A check made payable to you will be mailed to your address stated in our records.

Unclaimed Property/Dormant & Inactive Cards. Inactive or dormant Cards are Cards that have no balance or no monetary transactions for a period of sixty (60) consecutive days. We may, at our discretion, cancel any inactive card. If we have no record of transactions conducted with the Card for several years and the Card has an available balance associated with it, pursuant to applicable law, the Card will be reported as unclaimed property. In accordance with such applicable law, we shall attempt to locate you at the address shown in our records. If we are unable to locate you, we may be required to deliver all value remaining on the Card to the applicable State as unclaimed property.

Legal Costs. If we take legal proceedings against you because of a default in any of the terms of this Agreement; you agree to pay reasonable attorneys' fees and all other costs of the proceedings. Your responsibility for fees and costs shall in no event exceed the maximum amount allowed by law.

Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Missouri.

Consent to Jurisdiction. You consent and submit to the exclusive jurisdiction of the state and federal courts located in St. Louis County, Missouri in all controversies arising out of or in connection with your use of the Card and this Agreement.

Arbitration of Disputes. Except as expressly provided below, any controversy that arises out of or is related to (i) the Card; or (ii) any service relating to the Card; or (iii) any agreement or instrument relating to the Card or any such service; or (iv) any breach of any of the foregoing, whether based on statute, contract, tort or any other legal theory, in which the aggregate amount in controversy for all claimants exceeds \$15,000 including interest and attorneys' fees (any "Claim") will be settled on an individual basis by binding arbitration under the Federal Arbitration Act ("FAA"). Judgment on the arbitration award may be entered in any court having jurisdiction. Any dispute regarding whether a particular controversy is subject to arbitration will be decided by the arbitrator(s). If any part of the damages or other relief requested is not expressly stated as a dollar amount, the controversy will be a Claim that is subject to arbitration. You and we acknowledge and agree that the transactions contemplated by the Card, and any controversy that may arise under or relate to the Card or the services or this Agreement, involve "commerce" as that term is defined and used in the FAA. The arbitration will be self administered pursuant to the Commercial Arbitration Rules (the "Arbitration Rules") of the American Arbitration Association (the "AAA"). We will tell you how to contact the AAA and how to get a copy of the Arbitration Rules without cost if you ask us in writing to do so. The Arbitration Rules permit you to request deferral or reduction of the administrative fees of arbitration if paying them would cause you a hardship. Any in-person arbitration hearing will be held in St. Louis, Missouri.

The arbitrator shall be selected by us and shall be a licensed attorney who has been engaged in the private practice of law continuously during the ten (10) years immediately preceding the arbitration or a retired judge of a court of general or appellate jurisdiction. The arbitration award shall award only such relief as a court of competent jurisdiction could properly award under applicable law, including attorneys' fees if allowed by applicable law or agreement, and may award to the prevailing party all pre- and post-award expenses of arbitration, except that the arbitrator shall have no authority to award punitive or exemplary damages, the parties hereby waiving their right, if any, to recover punitive or exemplary damages, either in arbitration or in litigation. All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding will apply in the arbitration. The filing of a demand for arbitration in accordance with the Arbitration Rules will be deemed the commencement of an action for purposes of any applicable statute of limitations. There will be no class Claims; claims by or on behalf of other persons will not be considered in or consolidated with the arbitration proceedings between you and us. These arbitration provisions do not limit the right of you or us, whether before, during or after the pendency

of any arbitration proceeding, to exercise self-help remedies such as the right of set-off or to obtain provisional or ancillary remedies or injunctive or other traditionally equitable relief (other than a stay of arbitration) necessary to protect the rights or property of the party seeking relief pending the arbitrator's determination of the merits of the Claim. The taking of any of the actions described in the preceding sentence by either party or the filing of a court action by a party shall not be deemed to be a waiver of the right to demand arbitration of any Claim asserted as a counterclaim or the like in response to any such action. **THESE PROVISIONS IN WHICH YOU AND WE HAVE AGREED TO ARBITRATE DISPUTES WILL SURVIVE THE TERMINATION OF YOUR RELATIONSHIP WITH US, WHETHER EVIDENCED BY THIS AGREEMENT OR OTHERWISE. YOU ACKNOWLEDGE THAT YOU HAVE READ CAREFULLY THIS PROVISION IN WHICH YOU AND BANK HAVE AGREED TO ARBITRATE DISPUTES. YOU UNDERSTAND THAT THIS PROVISION LIMITS OR WAIVES CERTAIN OF YOUR RIGHTS. WITH RESPECT TO CLAIMS THAT YOU ARE AGREEING TO ARBITRATE PURSUANT TO THIS PROVISION, YOU UNDERSTAND THAT YOU ARE WAIVING YOUR RIGHT TO BRING A COURT ACTION AND TO HAVE A JURY TRIAL. YOU UNDERSTAND THAT THERE WILL BE NO CLASS CLAIMS IN ARBITRATION. YOU FURTHER UNDERSTAND THAT DISCOVERY MAY BE MORE LIMITED IN ARBITRATION THAN IN A COURT PROCEEDING, AND THE RIGHT AND GROUNDS TO APPEAL FROM AN ARBITRATOR'S AWARD ARE MORE LIMITED THAN IN AN APPEAL FROM A COURT JUDGMENT. IN ADDITION, YOU UNDERSTAND THAT CERTAIN OTHER RIGHTS YOU HAVE IN A COURT PROCEEDING ALSO MAY NOT BE AVAILABLE IN ARBITRATION. DISCLAIMER OF WARRANTIES. EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD, CUSTOMER SERVICE FUNCTIONS OR ANY OTHER SUBJECT MATTER OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.**

Limitation of Liability. EXCEPT AS OTHERWISE EXPRESSLY AGREED HEREIN, IN NO EVENT WILL WE, OUR AFFILIATES, SERVICE PROVIDERS, EMPLOYEES, AGENTS OR CONTRACTORS BE LIABLE TO YOU FOR ANY INDIRECT, CONSEQUENTIAL, SPECIAL, INCIDENTAL OR PUNITIVE DAMAGES OR LOSSES RESULTING FROM OR CAUSED BY YOUR USE OF, OR INABILITY TO USE, THE CARD(S) OR THIS SERVICE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ALL OF OUR LIABILITY, AND THE LIABILITY OF OUR AFFILIATES, SERVICE PROVIDERS, EMPLOYEES, AGENTS OR CONTRACTORS, INCLUDING, WITHOUT LIMITATION, ANY LIABILITY FOR DAMAGES CAUSED, OR ALLEGEDLY CAUSED, BY ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DELETION, DEFECT, DELAY, VIRUS, COMMUNICATION LINE FAILURE, OR THEFT DESTRUCTION OR UNAUTHORIZED ACCESS TO, ALTERATION OF OR USE OF ANY FILE, WHETHER FOR BREACH OF CONTRACT, TORT, NEGLIGENCE OR ANY OTHER CAUSE OF ACTION, SHALL BE STRICTLY LIMITED TO THE AMOUNT OF FEES WE HAVE COLLECTED FROM YOU IN THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO YOUR CAUSE OF ACTION.



First Bank PayCard Cardholder Agreement and Disclosure

IMPORTANT

This First Bank PayCard Agreement (as the same may from time to time be amended, the "Agreement") is the contract between you and Bank for your PayCard MasterCard® Card (the "Card"). All transactions made with the Card are subject to this Agreement. By accepting, retaining or using the Card you agree to all the terms and conditions in this Agreement.

In this Agreement, the words "you," "your" and "customer" each mean the Cardholder. "Cardholder" means an individual who: (i) is a U.S. citizen or legal alien residing in one of the fifty (50) states of the U.S. or the District of Columbia, with a verifiable U.S. mailing address; and (ii) has used and/or has been provided the Card by us, his/her employer and/or Federal, State or Municipal government benefits provider. "Bank" means First Bank, a Missouri state chartered bank located in St. Louis, Missouri, which will issue the Card. "Genpass" means Genpass Technologies LLC, a Delaware limited liability company and wholly owned subsidiary of US Bank and member service provider for Bank. "We," "us" and "our" each mean Bank and anyone to whom it assigns its duties.

This Agreement describes your participation in the PayCard Program, a program that allows you to receive your net pay, and/or expenses and/or other reimbursements from your employer and/or for deposit of benefits provided by a Federal, State or Local government benefits provider, and/or deposited funds (collectively "Funds"), on a stored value card usable at any Automated Teller Machine ("ATM") and/or merchant location that bears the MasterCard®, Maestro®, Cirrus®, STAR, Pulse and/or MoneyMaker brand mark(s) or any other logo(s) pictured on the Card (the "Program").

By activating the Card or by retaining, using or authorizing the use of the Card: (i) you represent and warrant that all of the personally identifiable information provided by you is true, correct and complete; (ii) you accept the Card; and (iii) you agree that you have received, read and understood this Agreement, and that you will be bound by and will comply with all of its terms and conditions. If you do not agree with all of these statements, you cannot activate and/or use the Card. You may inform your employer and/or benefits provider and/or us to arrange to withdraw from enrollment in the Program.

Change of Terms. Subject to the limitations of applicable law, we may at any time change or remove any of the terms and conditions of, or add new terms or conditions to, this Agreement. We will send notice of any such change(s) to you by U.S. mail to your current known address or via e-mail if you have provided us with an e-mail address. As of the effective date included in any notice, the changed or new terms will apply to the Card, including, without limitation, all future transactions made using the Card. Notwithstanding the foregoing, advance notice of any change may not be given if it is necessary to make any such change immediately in order to maintain or restore the security of the Card or any related payment system ("Emergency Change"). If any such Emergency Change becomes permanent and disclosure to you of the Emergency Change would not jeopardize the security of the Card or any related payment system, notice will be provided to you within thirty (30) days of making the Emergency Change by sending a notice to your current known address and/or via e-mail if you have provided us with an e-mail address.

Activation/Issuance of the Card. The Card must be activated by following the instructions included with the Card at the time of receipt. We reserve the right to refuse to issue you a Card at our sole discretion.

Loading of Value to the Card. The Card is a prepaid card. There is no credit card, credit line, overdraft protection or deposit account associated with the Card. The Card must be loaded with Funds prior to use. The Card will be loaded, via a predetermined process by us or your employer, based on the