**E-Sign Disclosure**

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

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

1. **Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. If you withdraw your consent, you may request paper copies of transaction history or the cardholder agreement by calling customer service. Your consent to receive electronic communications and transactions includes, but is not limited to:

   - All legal and regulatory disclosures and communications associated with the product or service available through [www.myprepaidcenter.com](http://www.myprepaidcenter.com) for your Account
   - Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
   - Privacy policies and notices

2. **Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (2) to the extent permissible by law, by access to a web site that we generally designate in advance for such purpose.

3. **How to Withdraw Consent.** You may withdraw your consent to receive Communications electronically by unsubscribing on [www.myprepaidcenter.com](http://www.myprepaidcenter.com) or writing to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications; however your access and use of [www.myprepaidcenter.com](http://www.myprepaidcenter.com) may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. If you have withdrawn your consent and wish to receive electronic Communications again in the future, you may do so by subscribing on [www.myprepaidcenter.com](http://www.myprepaidcenter.com) or writing to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067

4. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through [www.myprepaidcenter.com](http://www.myprepaidcenter.com) or by contacting us at 888-371-2109.
5. **Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:

- an Internet browser that supports 128 bit encryption;
- sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- a personal computer (for PC’s: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

6. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact Customer Service at 888-371-2109 or write to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. The amount of this fee (if any) is disclosed in the Fee Schedule. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. **Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

8. **Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law. You may withdraw your consent to receive electronic communications by contacting Customer Service at 888-371-2109 or write to us at 700 State Hwy 121 BYP, Suite 200; Lewisville TX 75067. If consent is withdrawn, your account will be closed. At our option, we may mail you a paper check or a physical card. It is your responsibility to provide a true and accurate address.

10. **Consent.** By purchasing or using a card or Account from this site, you hereby give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.
IMPORTANT NOTICES:
(1) THIS ACCOUNT HAS BEEN ISSUED FOR LOYALTY, AWARD, OR PROMOTIONAL PURPOSES. YOU ARE AN AUTHORIZED USER OF THE ACCOUNT. THE FUNDS HAVE BEEN MADE AVAILABLE TO YOU PURSUANT TO A CONDITIONAL OFFER BY THE CORPORATE SPONSOR, AND YOU DO NOT HAVE ANY RIGHTS OR OWNERSHIP OF THE FUNDS BEYOND THE AUTHORIZED USE OF THE ACCOUNT PROVIDED FOR IN THIS AGREEMENT.
(2) ANY FUNDS REMAINING AFTER EXPIRATION WILL NOT BELONG TO YOU OR BE AVAILABLE TO YOU FOR ADDITIONAL USE.
(3) PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (“WAIVER OF RIGHT TO TRIAL BY JURY” SECTION) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION.
(4) ALWAYS KNOW THE EXACT DOLLAR AMOUNT AVAILABLE IN THE ACCOUNT. MERCHANTS MAY NOT HAVE ACCESS TO DETERMINE THE ACCOUNT BALANCE.
(5) BY ACCEPTING OR USING THIS ACCOUNT, YOU AGREE TO THESE TERMS.

<table>
<thead>
<tr>
<th>Fees and Expiration Dates associated with your Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Account will expire when the “Valid Thru” date of the Account has passed. The funds associated with the Account will not be available after expiration, so you should use the funds prior to the “Valid Thru” date.</td>
</tr>
<tr>
<td>Replacement Account Fee: $6.95</td>
</tr>
<tr>
<td>International Transaction Fee: 2% of the transaction amount (See Section on “Using The Account” for additional information)</td>
</tr>
</tbody>
</table>

This Accountholder Agreement (“Agreement”) sets forth the terms and conditions under which the Mastercard Reward Virtual Account has been issued to you. In this Agreement, “Account” means the Mastercard Reward Virtual Account issued to you by MetaBank®. “You” and “your” means the person or persons who have received the Account and are authorized to use the Account as provided for in this Agreement. “We,” “us,” and “our” mean MetaBank, our successors, affiliates or assignees. “Corporate Sponsor” means the retailer, distributor, or marketer of the Account. The Account will remain the property of MetaBank and must be surrendered upon demand. The Account is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

1. ABOUT THE ACCOUNT
Your Account has been provided pursuant to a conditional offer, and as a gratuity without the payment of any monetary value or consideration. The Account is a virtual prepaid Account. Your Account consists of an Account number, a “valid thru” date, and a security code, just like those on a plastic card. The Account allows you to access funds in the Account provided all conditions of the offer have been met. The funds accessible by use of the Account have been provided by and belong to the Corporate Sponsor of the product or service that you purchased, not by the issuer of the Account. The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to the Account. Your failure to activate and use the Account results in the loss of all right, title and interest in the Account and the underlying funds. You do not have the ability to add funds to the Account. The Account is not a gift card, nor is it intended to be used for gifting purposes. You should treat your Account with the same care as you would treat cash. The Account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Account is not a credit card. You will not receive any interest on the funds in the Account. You may register the Account by visiting the Website at www.myprepaidcenter.com or calling the Toll Free Customer Service Number at 888-371-2109.

2. USING THE ACCOUNT
   a. Accessing Funds and Limitations
You must activate your Account prior to use by visiting www.activationspot.com.
You may use the Account to obtain good or services at online, telephone, or mail order merchants where the Account is honored. To find out where the Account is honored, visit the Website at www.myprepaidcenter.com or call the Customer Service Number. You may not use your Account at brick-and-mortar locations. Each time you use your Account, you authorize us to reduce the value available in your Account by the amount of the transaction. If the Account has not been registered or you do not supply the address currently on file for the Account, you may not be able to complete certain online, mail, or telephone purchases. If you wish to make such a transaction, you will need to visit the Website or call the Toll-Free Customer Service number to register your Account.

Your Account cannot be:
(1) redeemed for cash;
(2) used to obtain cash in any transaction;
(3) used for illegal transactions; or
(4) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc.

For security reasons, we may limit the amount or number of transactions you can make using your Account. We may refuse to process any transaction that we believe may violate the terms of this Agreement.

b. Foreign Transactions

Foreign Transaction Fee: If you obtain funds (or make a purchase) in a currency or country other than the currency or country in which the Account was issued ("Foreign Transaction"), the transaction will be converted to U.S. Dollars in accordance with the Currency Conversion process below, and you will be charged a fee equal to 2% of the total amount of the transaction in U.S. Dollars. The card association may consider transactions occurring in U.S. territories to be Foreign Transactions, so transactions originating from these locations may be subject to Foreign Transaction Fee. If you return an item for credit in a Foreign Transaction, we will not refund any Foreign Transaction Fee that may have been charged on your original purchase.

Currency Conversion: If you make a Foreign Transaction, the amount deducted from the funds will be converted by the network or card association that processes the transaction into an amount in the currency of the Account. Mastercard International Inc. 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 conversion rate used by the network is independent of the Foreign Transaction Fee described above.

c. Personal Identification Number ("PIN")

If you wish to make PIN debit purchases, you may obtain a PIN by visiting the Website at www.myprepaidcenter.com or calling the Customer Service Number. Your Account is not accepted at ATMs and cannot be used to obtain cash in any purchase transaction. You should not write or keep your PIN with your Account. 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 there has been unauthorized access to your PIN, you should advise us immediately, following the procedures in the section labeled "Unauthorized Transactions."

d. Obtaining Account Balance Information

You should keep track of the amount in your Account. You may obtain information about the amount of money you have left in your Account at no charge by visiting www.myprepaidcenter.com or calling the Customer Service Number. This information, along with a 60-day history of Account transactions, is also available online by visiting our Website. You also have the right to obtain a sixty (60) day written history of Account transactions by calling the Customer Service Number.

e. Authorization Holds

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

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

g. Receipts
You may wish to retain receipts as a record of transactions. Receipts will be required if you need to verify a transaction.

h. Split Transactions and other uses
If you do not have enough funds associated with your Account, you may be able to instruct the merchant to charge a part of the purchase to the Account and pay the remaining amount with another form of payment. These are called “split transactions.” However, many online merchants do not permit split transactions.

3. BUSINESS DAYS
For purposes of these disclosures, our business days are Monday through Friday, excluding holidays.

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

5. LIMITATION OF LIABILITY
We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase using the Account. Further, we will not be liable to you or any other person:

(1) If, through no fault of ours, you do not have enough funds available in the Account to complete the transaction;
(2) If a merchant refuses to accept the Account;
(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 the Account has been blocked after you reported the Account lost or stolen;
(5) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
(6) For any other exception stated in our Agreement with you.

6. OTHER TERMS
The Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of the 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 (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 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 laws of the state of South Dakota except to the extent governed by federal law. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. Closing the Account will not entitle you to any of the remaining funds.

7. TELEPHONE MONITORING/RECORDING
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.
8. **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.

9. **PRIVACY**

<table>
<thead>
<tr>
<th>Information We Collect:</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Information about purchases made with the Account, such as date of purchase, amount and place of purchase</td>
</tr>
<tr>
<td>(2) Information you provide to us when you apply for an Account, or for replacement Accounts or when you contact us with customer service issues, such as name, address, phone number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disclosures:</th>
</tr>
</thead>
<tbody>
<tr>
<td>We may also disclose information about the Account or the transactions you make to third parties in order to:</td>
</tr>
<tr>
<td>(1) Complete transactions;</td>
</tr>
<tr>
<td>(2) Verify the existence and condition of the Account for a third party, such as merchant;</td>
</tr>
<tr>
<td>(3) Provide customer services;</td>
</tr>
<tr>
<td>(4) Process claims for lost or stolen Accounts;</td>
</tr>
<tr>
<td>(5) Help protect against fraud and to conduct research and analysis; or</td>
</tr>
<tr>
<td>(6) Comply with government agency or court orders, or other legal reporting requirements.</td>
</tr>
</tbody>
</table>

We may also 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.

**Privacy Policy:** If you have questions about your privacy, or desire to see our full Privacy Policy, please visit the Website at [www.myprepaidcenter.com](http://www.myprepaidcenter.com) or call the Customer Service Number.

10. **WAIVER OF RIGHT TO TRIAL BY JURY**
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.

IN THE EVENT OF ANY DISPUTE OR CLAIM RELATING IN ANY WAY TO THIS AGREEMENT, CUSTOMER AGREES THAT SUCH DISPUTE SHALL BE RESOLVED BY BINDING ARBITRATION WITH THE AMERICAN ARBITRATION ASSOCIATION, UTILIZING THE RULES OF PROCEDURE OF SUCH ARBITRATION SERVICE, FURTHER, ANY SUCH ARBITRATION SHALL TAKE PLACE IN SIOUX FALLS, SOUTH DAKOTA AND THE LAWS OF THE STATE OF SOUTH DAKOTA SHALL APPLY. THE DECISION OF AN ARBITRATOR WILL BE FINAL AND SUBJECT TO ENFORCEMENT IN A COURT OF COMPETENT JURISDICTION.

This Account is issued by MetaBank, Member FDIC, pursuant to a license from Mastercard International Incorporated
5501 S. Broadband Lane
Sioux Falls, SD 57108
888-371-2109 (toll-free in USA); 339-234-6415 (outside USA)
www.myprepaidcenter.com

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