E-Sign Disclosure

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products and services offered through www.MyPrepaidCenter.com that are 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. 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.PayPower.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) via e-mail, (2) 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 (3) 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 in electronic form by contacting us at (888) 371-2109. 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 will 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.

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 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. 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. 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.

10. Consent. By selecting “Submit” 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.

VIRTUAL CARDHOLDER AGREEMENT IMPORTANT – PLEASE READ CAREFULLY

Expiration Dates, Fees, and Options Associated with your Prepaid Virtual Card
Your Card will expire as noted by the “Valid Thru” identified when you register your code and receive the activated Virtual Card. Expiration will vary depending on the sponsoring client. Subject to applicable law, an account management fee will be deducted each month following the expiration date for as long as there are funds remaining on the card. To request a plastic card, please contact 888-371-2109 in the U.S. or 339-234-6415 outside the U.S.
1. Terms and Conditions for this Virtual Card.
This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which this Virtual Card has been issued to you. By accepting and using this Virtual Card, activating the Virtual Card, or authorizing any person to use the Virtual Card, you agree to be bound by the terms and conditions contained in this Agreement.

In this Agreement, “Virtual Card” means the Reward Card issued to you by MetaBank in connection with a loyalty, award or promotion program. “You” and “your” means the person who has received the Virtual Card and is authorized to use the Virtual Card as provided for in this Agreement. “We,” “us,” “our,” and “Bank” mean MetaBank, Member FDIC, our successors, affiliates or assignees.

The Virtual Card will remain the property of MetaBank and must be surrendered upon demand. The Virtual Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Funds will not be available to you until you activate your Virtual Card. Your Virtual Card has a valid through date, and once the valid through date has passed, your card will be void. However, the funds do not expire, and you may request a replacement card by calling customer service. Once the valid through date has passed, your card may be subject to a monthly card account management fee, subject to applicable law. Please read this Agreement carefully and keep it for future reference.

2. Definitions
The Virtual Card allows you to access the available value on the Virtual Card. This Card is not a gift card and should not be used for gifting purposes. The Virtual Card is a prepaid Virtual Card that has been provided pursuant to a conditional offer. In order to obtain the Virtual Card, you understand and agree that all conditions of the offer must be met. The Virtual Card allows you to access funds on the Virtual Card. The Virtual Card is issued for loyalty, award, or promotional purposes and is not intended for gifting purposes. The Virtual Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The Virtual Card is not a credit card. You will not receive any interest on the available value on the Virtual Card, and no additional funds may be added to the Virtual Card. You may register your Virtual Card by going to www.MyPrepaidCenter.com. For purposes of these disclosures, our business days are Monday through Friday excluding holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

3. Using Your Virtual Card
The available value accessible to you after activation was provided by the manufacturer, retailer, distributor, or marketer of the product you have received, not the Virtual Card issuer. That manufacturer, retailer, distributor, or marketer is fully responsible for ensuring funds are available to be loaded to your Virtual Card. Once you redeem your code and register on www.MyPrepaidCenter.com, the Virtual Card is active. You may use your Virtual Card to purchase or lease goods or services wherever the Virtual Card is honored as long as you do not exceed the value available on your Virtual Card. You are responsible for all transactions initiated by use of your Virtual Card. If you permit someone else to use your Virtual Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use. If you do not have enough value loaded on your Virtual Card you can instruct the merchant to charge a part of the purchase to the Virtual Card and pay the remaining amount with another form of payment. These are called “split transactions”. Some merchants do not

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency Conversion Fee</td>
<td>2%</td>
</tr>
<tr>
<td>Convert to Plastic Option</td>
<td>$3.00</td>
</tr>
<tr>
<td>Card Reissue or Replacement Fee (first at no charge)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Post-Expiration Check Issuance Fee (balance adjustment debit cardholder)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Expedited Delivery Fee (US and Canada)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Expedited Delivery Fee (International)</td>
<td>$22.00</td>
</tr>
<tr>
<td>Monthly Card Account Management Fee for Non-Re-loadable Cards</td>
<td>$3.95</td>
</tr>
</tbody>
</table>
allow Virtual Cardholders to conduct split transactions. If you fail to inform the merchant prior to completing the transaction that you wish to do a “split transaction,” your Virtual Card is likely to be declined. Each time you use your Virtual Card, you represent and warrant to us that you are either the Virtual Cardholder or an authorized user of the Virtual Card. For security reasons, we may limit the amount or number of transactions you can make on your Virtual Card. Your Virtual Card cannot be redeemed for cash. You may not use your Virtual Card for any illegal transactions or gambling transactions.

You should keep track of the amount of value loaded on Virtual Cards issued to you. You may obtain the current value on your Virtual Card by visiting www.MyPrepaidCenter.com or by calling us at the Customer Service number shown on www.MyPrepaidCenter.com. If you have questions on Virtual Card usage, please call us at any time at 888-371-2109; outside the U.S. call 339-234-6415. Each time you use your Virtual Card, you authorize us to reduce the value available on your Virtual Card by the amount of the transaction. You are not allowed to exceed the available amount on your Virtual Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Virtual Card (creating a “negative balance”) you shall remain fully liable to us for the amount of the transaction. You agree to pay us promptly for the negative balance. We also reserve the right to cancel this Virtual Card should you create a negative balance with your Virtual Card. You do not have the right to stop payment on any purchase transaction originated by use of your Virtual Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) business days.

Certain merchants may require verification of your address during certain types of transactions. Some merchants may check to make sure the name and mailing address indicated for purchases matches the Virtual Card address. Therefore, if the Virtual Card has not been registered or you do not supply the address currently on file for the Virtual Card, you may not be able to complete a transaction for which this information has been requested. If you wish to make a transaction where this is the case, you will need to register your Virtual Card.

4. Personal Identification Number (“PIN”): You will visit www.MyPrepaidCenter.com to select a Personalized Identification Number (“PIN”). This Card, however, does not have ATM or cash access. You may use your Virtual Card for transactions using the NYCE or Maestro logos. VIRTUAL CARDS ARE NOT ACCEPTED AT ATMs AND CANNOT BE USED TO ACCESS CASH OR OBTAIN CASH BACK IN ANY PURCHASE TRANSACTION. You will not be able to receive any cash back from any funds on the Virtual Card, from an ATM, or at any POS. Never share your PIN with anyone and do not use your PIN for any transaction that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the “Right to Dispute Errors” Section within this Agreement.

5. Returns and Refunds
If you are entitled to a refund for any reason for goods or services obtained with your Virtual Card, you agree to accept credits to your Virtual Card for such refunds. The amounts credited to your Virtual Card for refunds may not be available for up to 30 days.

6. Currency Conversion
If you make a 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. MasterCard International Inc. currently use a conversation rate that is either: (i) selected from a 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.

7. Money Being Added to Your Card
You may not add funds to the Virtual Card. Once you remove funds from your Virtual Card, they cannot be placed back on the Virtual Card, unless it is necessary due to circumstances otherwise allowed in this Agreement.

8. Our Liability for Errors, Unauthorized Transactions, or Failure to Complete Transactions
In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Virtual Card. From time to time the Virtual Card service may be inoperative and when this happens, you may be unable to use your Virtual Card or obtain information about your balance. Please notify us if you have any problems using your Virtual Card. You agree that we are not responsible for any interruption of service. We will not be liable:
• If, through no fault of ours, you do not have enough funds available on your Virtual Card to complete the transaction;
• If a merchant refuses to accept your Virtual Card;
• If the location where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
• If access to your Virtual Card has been blocked after you reported your Virtual Card lost or stolen;
• 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;
• Any other exception stated in our Agreement with you.

9. Your Liability for Unauthorized Transactions
You agree to safeguard the Virtual Card and treat it like cash. The Virtual Card can be replaced if it is lost or stolen or if you believe that an electronic fund transfer has been made without your permission, with certain restrictions.

Tell us, AT ONCE, if you believe your Virtual Card has been lost or stolen or of any unauthorized transactions. You should call 888-371-2109 immediately to report a lost or stolen Virtual Card. You will be required to provide your name, the Virtual Card number, original value, and transaction history. Telephoning toll-free the number listed with your Virtual Card information is the best way of keeping your possible losses down. If your Virtual Card has been lost or stolen, we will close your Virtual Card to keep losses down. We reserve the right to investigate any claim you may make with respect to a lost or stolen Virtual Card, and you agree to cooperate with such investigation. We may ask you for a written statement, affidavit or other information in support of the claim. A reissued Virtual Card may take up to 30 days to process. You acknowledge that purchases made with prepaid Virtual Cards, are similar to those made with cash. You cannot "stop payment" or lodge a "billing dispute" on such transactions. Any problems or disputes you may have regarding a purchase should be addressed directly with the merchant. Your liability for unauthorized transactions that take place on the MasterCard system is Zero dollars ($0). We may require you to provide a written statement regarding claims of unauthorized transactions. These provisions limiting your liability do not apply to POS, Pinless, or any other debit transactions not processed by MasterCard. You may not be entitled to zero dollar liability in the event you did not exercise reasonable care in safeguarding your Virtual Card from unauthorized use. For example, if you directly gave permission or implied that a person had the right to use your Virtual Card,
that use is not unauthorized. Additionally, if you received benefit from the purchase, the use is not
unauthorized, and you may not be eligible for this zero liability coverage.

10. Transaction History
You may obtain information about the available balance you have remaining on your Card by calling
888-371-2109 (outside the U.S. call 339-234-6415). This information, along with a history of account
transactions, is also available online at www.MyPrepaidCenter.com or by mailing a written request to
Blackhawk Engagement Solutions / 1400 S. Highway Drive/ Fenton, MO 63099.

11. Other Terms
Your Virtual Card and your obligations under this Agreement may not be assigned. We may transfer
our rights under this Agreement. Use of your Virtual Card 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. We may, in our sole discretion, adjust the value of the Virtual Card to correct
transactional or issuance errors or discrepancies.

12. Amendment and Cancellation
We may amend or change the terms of this Agreement at any time, subject to applicable law. You will
be notified of any change 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 may cancel or suspend your Virtual Card or this Agreement at any time. You may cancel this
Agreement by returning the Virtual Card to us. Your termination of this Agreement will not affect any
of our rights or your obligations arising under this Agreement prior to termination.

13. Information about Your Right to Dispute Errors
You are responsible for resolving disputes arising out of the Card transactions, including disputes
related to the quality, safety or legality of merchandise or services. In case of errors or questions about
your Card transactions, call 888-371-2109 (outside the U.S. call 339-234-6415), or by mailing a written
request to Blackhawk Engagement Solutions / 1400 S. Highway Drive/ Fenton, MO 63099, if you think
your receipt is wrong or if you need more information about a transaction on the receipt.

14. Privacy and Data Protection Our Privacy Policy explains in detail

WHAT DOES METABANK DO WITH YOUR PERSONAL INFORMATION?
Why?
Financial companies choose how they share your personal information. You can view the privacy
policy on www.MyPrepaidCenter.com. Federal law gives consumers the right to limit some but not all
sharing. Federal law also requires us to tell you how we collect, share, and protect your personal
information. Please read this notice carefully to understand what we do.
What?
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and account balances,
- Payment history and account transactions and
- Transaction history
When you are no longer our customer, we continue to share your information as described in this notice.

How?
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons MetaBank chooses to share; and whether you can limit this.

Privacy Definitions:
Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies.
- MetaBank has no affiliates with which it shares your personal information.
Non-affiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- MetaBank does not share your personal information with non-affiliates so they can market to you.
Joint marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
We may partner with nonaffiliated financial companies to jointly market financial products or services to you.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does MetaBank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>NO</td>
<td>We do not share</td>
</tr>
</tbody>
</table>
For our affiliates’ everyday business purposes – information about your creditworthiness

| For our affiliates to market to you | NO | We do not share |
| For our non-affiliates to market to you | NO | We do not share |

Call 888-371-2109 or go to www.MyPrepaidCenter.com

Who is providing this notice?
This privacy policy is provided by MetaBank and applies to your MetaBank Virtual Card products, and related products and services.

How does MetaBank protect my personal information?
To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does MetaBank collect my personal information?
• We collect your personal information, for example, when you Register your Virtual Card
• Make a purchase or other transaction
• Provide us your name and other information.

Why can’t I limit all sharing? Federal law gives you the right to limit only
• Sharing for affiliates’ everyday business purposes – information about your creditworthiness.
• Affiliates from using your information to market to you
• Sharing for non-affiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Information We Collect (“Cardholder Information”):
(a) Information about purchases made with the Card, such as date of purchase, amount and place of purchase
(b) Information you provide to us when you apply for a Card, or for a replacement Card, or when you contact us with customer service issues, such as name, address, or phone number.
(iii) Information Security: Except at otherwise disclosed in this Agreement, only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to safeguard Cardholder Information.
(iii) Disclosure: We may use Cardholder Information to provide customer services, to process claims for lost or stolen Cards, to develop marketing programs, to help protect against fraud, and to conduct research and analysis. In addition, it is often necessary for us to disclose Cardholder Information for the same purposes to companies that work with us.
For example, we may provide certain Cardholder Information to companies that perform business operations or services, including marketing services, on our behalf, or other institutions with which we have a joint marketing agreement. We may also provide certain Cardholder Information to others as permitted by law, such as government entities or other third parties in response to subpoenas. Without limiting the foregoing, subject to applicable law, we may disclose information to third parties about you, your Card, 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 for a third party, such as a merchant; (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) with your permission; or (5) to our employees, auditors, affiliates, service providers, or attorneys as needed. Questions? Call 888-371-2109 or go to www.MyPrepaidCenter.com

15. 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.

16. 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 with your Card.

17. Arbitration
(a) Purpose: This section (“Arbitration Provision”) sets forth the circumstances and procedures under which claims (as defined below) may be arbitrated instead of litigated in court. (b) Definitions: As used in this Arbitration Provision, the term “Claim” means any claim, dispute or controversy between you and us arising from or relating to the Virtual Card or this Agreement including the validity, enforceability or scope of this Arbitration Provision or the Agreement. Claim includes claims of every kind and nature and is to be given the broadest possible meaning that will be enforced. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in the court. As used in the Arbitration Provision, the terms “we” and “us” shall for all purposes mean the Bank, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, “we” or “us” shall include any third party using or providing any product, service or benefit in connection with any Virtual Cards (including, but not limited to merchants who accept the Virtual Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms “you” or “yours” shall mean all persons or entities approved by us to have and/or use a Virtual Card. (c) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed, as selected by the party electing to use arbitration. If a selection by us of one of the following organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select either of the other organizations listed. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) the National Arbitration Forum (“NAF”) at P.O. Box 50191, Minneapolis, MN 55404; website at www.arbitration-forum.com; (ii) Judicial Arbitration and Mediation Services (“JAMS”) at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at www.jamsadr.com; (iii) American Arbitration Association (“AAA”) at 335 Madison Avenue, New York, NY 10017; website at
www.adr.org. (d) Significance of Arbitration: IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF THE NAF, JAMS, OR AAA, AS APPLICABLE (THE “PROCEDURES”). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR 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, INCLUDING BEING A MEMBER OF A CLASS. (e) Restrictions on Arbitration: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Virtual Cardholders or other persons similarly situated. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. (f) Payment of Fees: At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. The arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). (g) Arbitration Procedures: This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the “FAA”). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this Arbitration Provision shall control if it is inconsistent with the applicable Code. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator’s decision will be final and binding, except you may have a right to appeal any decision entered in arbitration. (h) Continuation: This Arbitration Provision shall survive termination of your Card and any bankruptcy by you or us. If any portion 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.

This Card is issued by MetaBank, Member FDIC, pursuant to license by MasterCard International Incorporated 5501 S. Broadband Lane, Sioux Falls, SD 57108. For additional support, please call 888-371-2109 or visit www.MyPrepaidCenter.com. MasterCard is a registered trademark of MasterCard International Incorporated.

© 2012-2015

MetaBank
X97670 072114 MC Virtual Fee Down