

CARDHOLDER AGREEMENT

IMPORTANT – PLEASE READ CAREFULLY

This Cardholder Agreement contains an Arbitration Clause requiring all claims to be resolved by way of binding arbitration.

1. Terms and Conditions/Definitions for the Xpceptions® Visa® Prepaid Card

This Cardholder Agreement (“Agreement”) outlines the terms and conditions under which the Visa Prepaid Card has been issued to you by The Bancorp Bank, Wilmington, Delaware (the “The Bancorp Bank” or “Issuer”). The Issuer is an FDIC insured member institution. “Card” means the Xpceptions® Visa Prepaid Card issued by The Bancorp Bank. “Non-Personalized Card” means the non-personalized Xpceptions® Visa Prepaid Card obtained at a PLS Check Cashers store. “Personalized Card” means the personalized Xpceptions® Visa Prepaid Card that is either (i) obtained at a PLS Check Cashers store, where available, or (ii) made available to you following the first load to the Non-Personalized Card. Some terms in this Agreement will only apply to the Non-Personalized Card and will be indicated as such, otherwise the term “Card” applies to each of your Cards, including both the Non-Personalized Card and Personalized Card. “Card Account” means the records we maintain to account for the value of claims associated with your Cards. “You” and “your” mean the person or persons who receive the Card and are authorized to use it as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer, our successors, affiliates or assignees. PLS Financial Services, Inc. (“PLS”) is the entity managing the Card Program. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. You acknowledge and agree that the value available in the Card Account is limited to the funds you have loaded to it. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of the Card. The Card is a prepaid card. The Card is not connected in any way to any other account, except as described below in the section titled “*Negative Balances and Right to Set Off*” where we explain how, under certain circumstances, we can cure a negative balance in this Card Account by removing funds from another PLS Financial Services, Inc. managed Card Account you have. The Card is not a credit card. The Card is not for resale. You will not receive any interest on your funds in the Card Account. The Card is the property of the Issuer and must be surrendered upon demand. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice, subject to applicable law. The Card is not designed for business use, and we may close your Card if we determine it is being used for business purposes. We may refuse to process any transaction we believe may violate the terms of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

2. Cellular Phone Contact Policy

By providing PLS a telephone number for a cellular phone or other wireless device, including a number that you later connect to a cellular device, you are expressly consenting to receiving communications- including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic dialing system- from PLS Financial Services, Inc., our affiliates, or our agents at that number. This express consent applies to each such telephone number that you provide to PLS now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. You may contact PLS at any time to change these preferences.

3. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, 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, other identifying documents and documents such as utility bills.

4. Activate The Card

The Non-Personalized Card will be active when you receive it. The Personalized Card that is mailed to you will be replaced by a Non-Personalized Card that is activated in order to be used. Activate the Personalized Card by calling (toll-free) 1-866-679-4869. If you obtain a Personalized Card at a PLS Check Cashers store, and it is not a replacement for a Non-Personalized Card, it will be active when you receive it. The activated Non-Personalized Card will be deactivated 24-48 hours after the Personalized Card is activated. When activating a Card you will need to provide personal information in order to verify your identity.

5. Personal Identification Number

You will not receive a Personal Identification Number (“PIN”) with the Card. However, you will be prompted to select a PIN when you obtain the Card at the PLS Check Cashers Store or, as applicable, when you call to activate a Personalized Card. See the activation instructions in the “*Activate The Card*” section. You should not write your PIN on the Card or keep your PIN with the Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe anyone has gained unauthorized access to your PIN, Card or Card number, you should advise us immediately following the procedures in the paragraph titled “*Your Liability for Unauthorized Transfers*.”

6. Authorized Card Users

You are responsible for all authorized transactions initiated and fees incurred by use of the Card. If you permit another person to have access to the Card or Card number(s), we will treat this as if you have authorized such use and you are liable for all transactions and fees incurred by those persons. You must notify us to revoke permission for any person you previously authorized to use the Card. If you tell us to cancel another person’s use of the Card, we may revoke the Card and issue a new Card with a different number. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

7. Secondary Cardholder

You may not request an additional Card for another person.

8. Your Representations and Warranties

By activating the Card or by retaining, using, or authorizing use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the fifty (50) states of the United States (“U.S.”) or the District of Columbia; (iii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information you provided to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

9. Cash Access

With your PIN, you may use the Card to obtain cash from any Automated Teller Machine (“ATM”) or any Point-of-Sale (“POS”) device, as permissible by a merchant, that bears the Visa®, Interlink®, Plus® or STAR® Acceptance Mark. All ATM transactions are treated as cash withdrawal transactions. You may use the Card at an ATM or withdraw funds at any PLS Check Cashers store. Any funds withdrawn from a POS device will be subject to the maximum amount that can be spent on the Card per day. These are our limits associated with withdrawing cash:

TRANSACTION TYPE	FREQUENCY AND/OR DOLLAR LIMITS
Cash Withdrawal (ATM)	5 times per calendar day, up to \$41.00 per transaction, up to \$410.00 per calendar day
Cash Back at POS*	Subject to daily PIN purchase limits. See “ <i>Using The Card/ Features</i> ” section.
Cash Withdrawal (at a PLS Check Cashers store)	Unlimited times per day, up to the available Card Account balance. An Unload Fee based on the value of the withdrawn amount will be charged for this transaction – see the “ <i>Cash Unload</i> ” section of the <i>Fee Schedule</i> for details.
*ATM and POS device owner/operators may impose their fees and lower limits on cash withdrawals.	

10. Loading The Card

You may load funds to the Card at any time. You may load the Card: (a) using direct deposit; (b) at an authorized Visa Readylink location; and (c) by using cash, check, or money order at any PLS Check Cashers store. You will have immediate access to the funds upon receipt of the funds from the payment originator when loaded to the Card by direct deposit. You will have access to the funds in two (2) business days when loaded to the Card at a Visa Readylink location. You will have access to the funds the same day when loaded to the Card at a PLS Check Cashers store. At our discretion, we may allow a load in excess of the limits disclosed below, including the maximum value limit, to post to the Card Account. However, if such a load payment is permitted to post to the Card Account on one occasion, there

is no guarantee that load(s) in any form, in person or disclosed limit will be permitted in the future. Personal checks, cashier’s checks, or money orders sent to the Issuer are unacceptable forms of loading the Card and will be returned unless the full amount may be applied toward a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.

TAX REFUNDS: The Social Security number (“SSN”) associated with any tax refund must match the SSN registered to the Card Account. This means, if you file a joint return and wish to direct deposit your tax refund to the Card Account, you must be listed as the primary filer on the tax return. If a tax refund is directed to the Card Account and the SSN does not match, it may be rejected and returned to the Internal Revenue Service (“IRS”). No more than three electronic tax refunds can be deposited into a single financial account or prepaid card. If you exceed this limit you will receive notice from the IRS and a paper check refund. Please visit www.irs.gov for additional information. The maximum value of the Card Account is \$15,000.00. These are the limits associated with loading the Card. **NOTE: If you have multiple active Cards, the maximum load limits shown here are not individual limits, they are combined Card limits. The value of all loads made at PLS Check Cashers locations to all your active Cards count toward your daily and monthly load limits as well as maximum balance limits.**

TRANSACTION TYPE	FREQUENCY AND/OR DOLLAR LIMITS
Direct Deposit	5 times per calendar day, up to 25 times per month, based on original load date \$0.1 - \$15,000.00 per calendar day*
Cash Load**	PLS Check Cashers locations* \$10.00 minimum initial load 5 times per calendar day; up to 25 times per calendar month; \$1.00 up to \$2,500.00 per calendar day, maximum of \$10,000.00 per month (i.e., the past 30 calendar days)
	Visa Readylink locations* 2 times per calendar day, up to 5 times per calendar week; \$1.00 up to \$999.00 per transaction; maximum of \$1,998.00 per month (i.e., the past 30 calendar days)

* At our discretion we may allow a load transaction in excess of these limits. Please refer to the paragraph above titled “*Loading The Card*” for additional details.

** Third party money transfer services may impose their own daily, weekly, monthly, or per transaction limits on the frequency or amount of cash you may load to the Card Account.

11. Preauthorized Transfers

The Card Account cannot be used for preauthorized direct debits from merchants, Internet service or other utility service providers (“Merchant(s)”). If presented for payment, such preauthorized direct debits will be declined and payments to the Merchants will not be made. The Issuer’s bank routing number and the 17- digit Direct Deposit account number are to be used only for the purpose of initiating direct deposits to the Card Account. You are not authorized to provide the Issuer’s bank routing number and the 17- digit Direct Deposit account number to anyone other than your employer or a payer.

12. Using The Card/Features

These are the maximum amounts that can be spent:

TRANSACTION TYPE	FREQUENCY AND/OR DOLLAR LIMITS
Card Purchase (Signature)	10 times per calendar day, up to \$2,500.00 per transaction, up to \$2,500.00 per calendar day
Card Purchase (PIN)	5 times per calendar day, up to \$1,000.00 per transaction, up to \$1,000.00 per calendar day
Card to Card	5 times per calendar day, up to \$500.00 per transaction, up to \$500.00 per calendar day

You may use the Card to purchase or lease goods or services everywhere Visa debit cards, Interlink cards, or STAR cards are accepted as long as you do not exceed the available value of the Card Account and other restrictions do not apply (see examples described below). Some merchants do not allow cardholders to conduct split transactions, i.e., using the Card as partial payment for goods and services and paying the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card Account to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping the Card, the transaction is likely to be declined.

The Card cannot be used at an automated fuel dispenser (i.e., “pay at the pump”). You must pay for such a purchase inside with the cashier. If you use the Card at a restaurant, hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Such a preauthorization places a hold on those funds until the merchant sends us the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

You do not have the right to stop payment on any purchase or payment transaction originated by use of the Card. If you authorize a transaction and then fail to make the purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals, hotels, travel agencies or rentals may result in a hold for that amount of funds for up to sixty (60) days.

If you use the 16-digit Card number without presenting the Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you had used the Card itself. **Card Account restrictions include, but are not limited to:** restricted geographic or merchant locations where there is a higher risk of fraud or illegal activity; restrictions to comply with laws or prevent our liability; and other restrictions to prevent fraud and other losses. For security reasons, we may limit the amount or number of transactions you can make on the Card. You may not use the Card for illegal gambling or any other illegal transaction. **We may increase, reduce, cancel, or suspend any of the restrictions or add new ones at any time.** The Card cannot be redeemed for cash.

13. Negative Balances and Right to Set Off

Each time you use the Card, you authorize us to reduce the available value of the Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in the Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction is made and/or a fee is assessed which results in a negative balance, you are fully liable to us for the amount of the transaction and any fees, as applicable.

If there is a negative balance, any funds subsequently loaded to the Card Account will first be applied to the negative balance, if any. This means, the available balance will be less than the load amount credited to your Card Account.

If a Card Account balance remains negative for fifteen (15) days, you understand that the funds in any of your PLS Financial Services, Inc. managed Card Accounts issued by The Bancorp Bank can be used to cure the negative balance. This means, there is a right to set-off any liability, direct or contingent, past, present or future that you owe against any Card Account. By activating the Card or by retaining, using or authorizing the use of the Card you grant a lien on and a security interest in the funds on deposit in each Card Account as security for all your liabilities and obligations, now or in the future with us.

14. Non-Visa Debit Transactions

Procedures are in effect that may impact you when you use the Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a STAR transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the STAR network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the STAR network. Please refer to the paragraph titled “*Your Liability for Unauthorized Transfers*” for a description of these rights and protections applicable to Visa debit and

non-Visa debit transactions.

To initiate a Visa debit transaction at the POS, swipe the Card at a POS terminal, sign the receipt, or provide the 16-digit Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter your PIN at the POS terminal or provide the 16-digit Card number after clearly indicating a preference to route your transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

15. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with the Card, you agree to accept credits to the Card for such refunds and agree to the refund policy of that merchant. Returns and refunds must be processed to the Card Account that was used to make the original transaction. If refund credit(s) post to the Card Account and there is no corresponding or offsetting debit transaction, we reserve the right to block or close your Card without notice. Neither the Issuer nor PLS Financial Services, Inc. is responsible for the delivery, quality, safety, legality or any other aspects of goods or services you purchase from others with the Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

16. Card Replacement

If you need to replace the Card for any reason except at Card expiration, please visit your nearest PLS Check Cashers store or contact Customer Service at 1-866-679-4869 to request a replacement Card. If you call Customer Service, you will be required to provide personal information which may include the 16-digit Card number, your full name, transaction history, copies of acceptable identification, etc. There may be a fee for replacing your card. For information about the fee, see the section titled “*Fee Schedule*.”

For information on replacing an expired Card, see the section below titled “*Expiration*.”

17. Expiration

The Card expires no sooner than the date printed on the front of it. Funds on the Card do not expire. You will not be able to use the Card after the expiration date. A replacement Personalized Card will automatically be mailed to you prior to the expiration of the soon-to-expire Personalized Card if the Card Account has a minimum balance of \$10.00 and you used the Personalized Card within the previous ninety (90) days. If a Card expires with a balance less than \$10.00 and it is not replaced but it is later determined there is a balance, e.g., a dispute is resolved in your favor after the expiration of a Card, a refund check will be mailed to you at the address in our records. Note that the Issuer reserves the right to refuse to return any unused balance amount less than \$1.00.

If you need a replacement Personalized Card for any reason other than its expiration, you may request one at any time by following the procedures in the section titled “*Card Replacement*.”

18. Inactivity and Zero Balances

A Card Account with a zero balance and no customer initiated activity for ninety (90) consecutive days is considered inactive. Inactive cards are subject to closure.

For purposes of this paragraph, customer initiated activity includes any loads made to the Card Account and any card number based transactional activity.

19. Transactions Made In Foreign Currencies

If you obtain funds or make a purchase in a currency other than the currency in which the Card was issued, the amount deducted from the available balance of the Card Account will be converted by Visa into an amount in the currency of the Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain funds or make a purchase in a currency other than the currency in which the Card was issued, the Issuer may assess a foreign currency conversion fee of 3% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

20. Receipts

You should get a receipt every time you make a transaction. You agree to retain, verify, and reconcile your transactions and receipts.

21. Card Account Balance/Periodic Statements

You are responsible for keeping track of the available balance of the Card Account. Merchants generally will not be able to determine your available balance before making any transaction. **You may obtain information about the amount of money you have remaining in the Card Account by texting “BAL” to 58084 (standard text message rates from your wireless service provider may apply) or by calling 1-866-679-4869.** This information, along with a twenty four (24) month history of Card Account transactions, is also available online at www.xpceptionscard.com. You also have a right to obtain at least twenty four (24) months of written history of Card Account transactions by visiting any PLS Check Cashers location. You will not be charged a fee for this information.

You will not automatically receive paper statements.

22. Fee Schedule

All fees incurred will be deducted from the Card Account balance, except where prohibited by law.

Monthly Fee: In the event the Card Account balance is less than a monthly fee amount being assessed, the entire Card Account balance will be applied to the fee amount, and any unpaid fee amounts MAY RESULT IN THE FEE AMOUNT BEING PENDED (“Pended Fee”) UNTIL A LOAD IS RECEIVED, AT WHICH TIME THE FEE AMOUNT WILL BE DEDUCTED FROM THE CARD ACCOUNT. If there is a Pended Fee on the Card Account, any subsequent deposits or loads into the Card Account will first be applied to any negative balance and any Pended Fees. This means your remaining Card Account balance will be less than what you deposited into the Card Account. **Transaction Fee: The ATM balance inquiry fee (SVC CHG BALANCE INQ) and the ATM decline fee (SVC CHG NSF ATM) assessed to the Card Account balance may bring the Card Account negative if funds are not sufficient at the time of the transaction.** Any time your Card Account balance is less than this fee amount when it is assessed, the balance of your Card Account will be applied to the fee amount. **THIS WILL RESULT IN A NEGATIVE BALANCE ON YOUR CARD ACCOUNT.** If this occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details. No overdraft/credit feature.

Contact PLS by calling 1-866-679-4869, by mail One South Wacker Drive, 36th Floor, Chicago, IL 60606, or visit www.pls247.com.

For general information about prepaid accounts, visit cpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cpb.gov/complaint.

List of all fees for Xpceptions! Visa® Prepaid Card (Prime)

	PRIME-AS-YOU-GO-PLAN	PRIME MONTHLY PLAN	DETAILS
GET STARTED			
Card Purchase	\$6.95	\$6.95	This fee is not deducted from the Card Account and will not show on electronic and written histories. You will be charged \$6.95 per card upon issuance and registration of the Card at a PLS Check Cashers store.
MONTHLY FEES			
Plan Fee	\$0.00	\$6.95	If you have a Card on the Monthly Plan, you will be charged \$6.95 monthly on the second day of the month. The fee descriptor on electronic and written transaction histories will be “SVC CHG MONTHLY”. If there are insufficient funds to cover the Plan fee, the entire fee or remainder of the fee from the prior month, up to \$6.95, will be withheld and remain pending until the next reload, at which time the fee amount will be deducted from the Card Account. If there is a Pended Fee on the Card Account, any subsequent deposits or loads into the Card Account will first be applied to any negative balance and any Pended Fees. The withheld fee descriptor on electronic and written transaction histories will be “WITHHELD SVC CHG”.
Inactivity	\$6.95	\$0.00	If you have a Card on the Pay-As-You-Go Plan, you will be charged \$6.95 on the 15th of each month after you have not used the Card for any purchases, withdrawals, load transactions, or any other activity for ninety (90) days. The fee descriptor on electronic and written transaction histories will be “SVC CHG INACTIVITY”. If there are insufficient funds to cover the Inactivity fee, the entire fee or remainder of the fee from the prior month, up to \$6.95, will be withheld and remain pending until the next reload, at which time the fee amount will be deducted from the Card Account. If there is a Pended Fee on the Card Account, any subsequent deposits or loads into the Card Account will first be applied to any negative balance and any Pended Fees. The withheld fee descriptor on electronic and written transaction histories will be “WITHHELD SVC CHG”.
ADD MONEY			
Direct Deposit	\$0.00	\$0.00	No fee for direct deposit.
Cash Reload	\$0.00	\$0.00	No fee for reloading at a PLS Check Cashers store.
Cash Reload	Varies	Varies	Reloads made at locations other than PLS Check Cashers stores may be subject to a fee charged by the location operator or reload network.
SPEND MONEY			
Per purchase (PIN)	\$1.50	\$0.00	You will be charged \$1.50 for each PIN Point of Sale transaction. You will also be charged \$1.50 for each PIN-less debit transaction, which occurs when a merchant processes a transaction over a debit network that does not require a PIN. The fee descriptor on electronic and written transaction histories will be “SVC CHG PIN TRAN”.
Per purchase (SIGNATURE)	\$1.50	\$0.00	You will be charged \$1.50 for each Signature Point-of-Sale transaction. The fee descriptor on the electronic and written transaction histories will be “SVC CHG NO PIN TRN”.
GET CASH			
ATM Withdrawal	\$2.50	\$2.50	You will be charged \$2.50 for each withdrawal from an ATM within the U.S. The fee descriptor on electronic and written transaction histories will be “SVC CHG ATM WITHDRAWN”. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
INFORMATION			
Customer Service	\$0.00	\$0.00	No fee for calling our automated or live agent customer service line, including for balance inquiries.
ATM balance inquiry (Transaction Fee)	\$1.00	\$1.00	You will be charged \$1.00 for each balance inquiry made at an ATM. The fee descriptor on electronic and written transaction histories will be “SVC CHG BALANCE INQ”. This fee may bring the Card Account negative if funds are not sufficient at the time of the transaction. Any time your Card Account balance is less than this fee amount when it is assessed, the balance of your Card Account will be applied to the fee amount. This will result in a negative balance on your Card Account. If this occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM decline (Transaction Fee)	\$0.50	\$0.50	You will be charged \$0.50 for each decline at an ATM. The fee descriptor on electronic and written transaction histories will be “SVC CHG NSF ATM”. This fee may bring the Card Account negative if funds are not sufficient at the time of the transaction. Any time your Card Account balance is less than this fee amount when it is assessed, the balance of your Card Account will be applied to the fee amount. This will result in a negative balance on your Card Account. If this occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
USING YOUR CARD OUTSIDE THE U.S.			
Foreign currency conversion	3.00%	3.00%	You will be charged 3.00% of the U.S. dollar amount of each transaction. The fee descriptor on electronic and written transaction histories will be “SVC CHG INTRNL TRN”.
International ATM withdrawal	\$5.00	\$5.00	You will be charged \$5.00 for each withdrawal made from an ATM outside the U.S. The fee descriptor on electronic and written transaction histories will be “SVC CHG ATM WITHDRAWN INTERNATIONAL”. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
OTHER			
Cash Unload	\$3.00	\$3.00	When unloading up to \$300.00, you will be charged \$3.00 per withdrawal made at a PLS Check Cashers store. This fee will not appear on electronic and written transaction histories. When unloading more than \$300.00, you will be charged 1.00% of the transaction amount, per withdrawal made at a PLS Check Cashers store. This fee will not appear on electronic and written transaction histories.
Replacement Card	\$6.95	\$6.95	You will be charged \$6.95 for each additional Card requested at a PLS Check Cashers store or by mail. This PLS Check Cashers Fee is not deducted from the Card Account and will not appear on electronic and written transaction histories.
Transaction history printout	\$0.00	\$0.00	No fee for transaction history printouts.

23. Confidentiality

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

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

24. Our Liability for Failure To Complete Transactions

If we do not properly complete a transaction 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, for instance:

- (1) If through no fault of ours, you do not have enough funds available on the Card to complete the transaction;
- (2) If a merchant refuses to accept the Card;
- (3) If an ATM where you are making a cash withdrawal does not have enough cash;
- (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- (5) If access to the Card has been blocked after you reported the Card lost or stolen;
- (6) If there is a hold on your funds are subject to legal or administrative process or other encumbrance restricting their use;
- (7) If we have reason to believe the requested transaction is unauthorized;
- (8) If circumstances beyond our control (such as

fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or

- (9) Any other exception stated in our Agreement with you.

25. Your Liability for Unauthorized Transfers

Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call 1-866-679-4869. Under Visa Core Rules, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you are not negligent or fraudulent in the handling of your Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa, or to anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). You must notify us immediately of any unauthorized use. In the event the Visa Zero Liability Rules do not apply, if you

notify us within two (2) business days after you learn of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled “*Information About Your Right to Dispute Errors*.” If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you notify us your Card has been lost or stolen, we will suspend the lost or stolen Card to keep losses down. For information about replacing your Card, see the section titled “*Card Replacement*.”

26. Other Miscellaneous Terms

The Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of the 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 anytime. 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 Delaware except to the extent governed by federal law.

27. Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided 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 the Card or this Agreement at any time. You may cancel this Agreement by returning the 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.

In the event the Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you by check sent to the mailing address we have in our records. For security purposes, you may be required to supply identification and address verification documentation prior to issuing a refund check. Allow 30 days for processing and mailing of a refund check. In the event this Card Program is cancelled, closed, or terminated, we will send you prior notice in accordance with applicable law. Specific information and instructions, including how to receive any remaining Card Account balance, will be in the notice. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00.

28. Information About Your Right to Dispute Errors</

Cardholder Agreement

IMPORTANT – PLEASE READ CAREFULLY

This Cardholder Agreement contains an Arbitration Clause requiring all claims to be resolved by way of binding arbitration.

1. Terms and Conditions/Definitions for the Xpectations® Visa® Prepaid Card

This Cardholder Agreement (“Agreement”) outlines the terms and conditions under which the Visa Prepaid Card has been issued to you by The Bancorp Bank, Wilmington, Delaware (the “Bancorp Bank” or “Issuer”). The Issuer is an FDIC insured member institution. “Card” means the Xpectations® Visa Prepaid Card issued by The Bancorp Bank. “Non-Personalized Card” means the non-personalized Xpectations® Visa Prepaid Card obtained at a PLS Check Cashers store. “Personalized Card” means the personalized Xpectations® Visa Prepaid Card that is either (i) obtained at a PLS Check Cashers store, where available, or (ii) made available to you following the first load to the Non-Personalized Card. Some terms in this Agreement will only apply to the Non-Personalized Card and will be indicated as such, otherwise the term “Card” applies to each of your Cards, including both the Non-Personalized Card and Personalized Card. “Card Account” means the records we maintain to account for the value of claims associated with your Cards. “You” and “your” mean the person or persons who receive the Card and are authorized to use it as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer, our successors, affiliates or assignees. PLS Financial Services, Inc. (“PLS”) is the entity managing the Card Program. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. You acknowledge and agree that the value available in the Card Account is limited to the funds you have loaded to it. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of the Card. The Card is a prepaid card. The Card is not connected in any way to any other account, except as described below in the section titled **“Negative Balances and Right to Set Off”** where we explain how, under certain circumstances, we can cure a negative balance in this Card Account by removing funds from another PLS Financial Services, Inc. managed Card Account you have. The Card is not a credit card. The Card is not for resale. You will not receive any interest on your funds in the Card Account. The Card is the property of the Issuer and must be surrendered upon demand. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may close your Card if we determine it is being used for business purposes. We may refuse to process any transaction we believe may violate the terms of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

2. Cellular Phone Contact Policy

By providing PLS a telephone number for a cellular phone or other wireless device, including a number that you later connect to a cellular device, you are expressly consenting to receiving communications- including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic dialing system- from PLS Financial Services, Inc., our affiliates, or our agents at that number. This express consent applies to each such telephone number that you provide to PLS now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. You may contact PLS at any time to change these preferences.

3. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, 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, other identifying documents and documents such as utility bills.

4. Activate The Card

The Non-Personalized Card will be active when you receive it. The Personalized Card that is made available to replace a Non-Personalized Card must be activated in order to be used. Activate the Personalized Card by calling (toll-free) to 1-866-679-4869. If you obtain a Personalized Card at a PLS Check Cashers store, and it is not a replacement for a Non-Personalized Card, it will be active when you receive it. The activated Non-Personalized Card will be deactivated 24-48 hours after the Personalized Card is activated. When activating a Card you will need to provide personal information in order to verify your identity.

5. Personal Identification Number

You will not receive a Personal Identification Number (“PIN”) with the Card. However, you will be prompted to select a PIN when you obtain the Card at the PLS Check Cashers Store or, as applicable, when you call to activate a Personalized Card. See the activation instructions in the “Activate The Card” section. You should not write your PIN on the Card or keep your PIN with the Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe anyone has gained unauthorized access to your PIN, Card or Card number, you should advise us immediately following the procedures in the paragraph titled **“Your Liability for Unauthorized Transfers.”**

6. Authorized Card Users

You are responsible for all authorized transactions initiated and fees incurred by use of the Card. If you permit another person to have access to the Card or Card number(s), we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You must notify us to revoke permission for any person you previously authorized to use the Card. If you tell us to cancel another person’s use of the Card, we may revoke the Card and issue a new Card with a different number. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

7. Secondary Cardholder

You may not request an additional Card for another person.

8. Your Representations and Warranties

By activating the Card or by retaining, using, or authorizing use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the fifty (50) states of the United States (“U.S.”) or the District of Columbia; (iii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information you provide to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by it and to comply with its terms; and (vi) you accept the Card.

9. Cash Access

With your PIN, you may use the Card to obtain cash from any Automated Teller Machine (“ATM”) or any Point-of-Sale (“POS”) device, as permissible by a merchant, that bears the Visa®, Interlink®, Plus® or STAR® Acceptance Mark. All ATM transactions are treated as cash withdrawal transactions. You may use the Card at an ATM or withdraw funds at any PLS Check Cashers store. Any funds withdrawn from a POS device will be subject to the maximum amount that can be spent on the Card per day. These are our limits associated with withdrawing cash:

TRANSACTION TYPE	FREQUENCY AND/OR DOLLAR LIMITS
Cash Withdrawal (ATM)*	5 times per calendar day, up to \$410.00 per transaction, up to \$410.00 per calendar day
Cash Back at POS*	Subject to daily PIN withdrawal limits. See “Using The Card/ Features” section.
Cash Withdrawal (at a PLS Check Cashers store)	Unlimited times per day, up to the available Card Account balance. An Unload Fee based on the value of the withdrawal amount will be charged for this transaction – see the “Cash Unload” section of the Fee Schedule for details.
*ATM and POS device owner-operators may impose their fees and lower limits on cash withdrawals.	

10. Loading The Card

You may load funds to the Card at any time. You may load the Card: (a) using direct deposit; (b) at an authorized Visa ReadyLink location; and (c) by using cash, check, or money order at any PLS Check Cashers store. You will have immediate access to the funds upon receipt of the funds from the payment originator when loaded to the Card by direct deposit. You will have access to the funds to two (2) business days when loaded to the Card at a Visa ReadyLink location. You will have access to the funds the same day when loaded to the Card at PLS Check Cashers. At our discretion, we may allow a

load payment in excess of the limits disclosed below, including the maximum value limit, to post to the Card Account. However, if such a load payment is permitted to post to the Card Account on one occasion, there is no guarantee that loads in any form, in excess of the disclosed limit will be permitted in the future. Personal checks, cashier’s checks, or money orders sent to the Issuer are unacceptable forms of loading the Card and will be returned unless the full amount may be applied toward a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.

TAX REFUNDS: The Social Security number (“SSN”) associated with any tax refund must match the SSN registered to the Card Account. This means, if you file a joint return and wish to direct deposit your tax refund to the Card Account, you must be listed as the primary filer on the tax return. If a tax refund is directed to the Card Account and the SSN does not match, it may be rejected and returned to the Internal Revenue Service (“IRS”). No more than three electronic tax refunds can be deposited into a single financial account or prepaid card. If you exceed this limit you will receive notice from the IRS and a paper check refund. Please visit www.irs.gov for additional information. The maximum value of the Card Account is \$15,000.00. These are the limits associated with loading the Card. **NOTE: If you have multiple active Cards, the maximum load limits shown here are not individual limits, they are combined Card limits. The value of all loads made at PLS Check Cashers locations to all your active Cards count toward your daily and monthly load limits as well as maximum balance limits.**

TRANSACTION TYPE	FREQUENCY AND/OR DOLLAR LIMITS
Direct Deposit	5 times per calendar day, up to 25 times per month, based on original load date \$0.1 - \$15,000.00 per calendar day*
Cash Load**	PLS Check Cashers locations* \$10.00 minimum initial load 5 times per calendar day; up to 25 times per calendar month; \$1.00 up to \$2,500.00 per calendar day, maximum of \$10,000.00 per month (i.e., the past 30 calendar days)
	Visa ReadyLink locations* 2 times per calendar day; up to 5 times per calendar week; \$1.00 up to \$999.00 per calendar month; maximum of \$1,998.00 per month (i.e., the past 30 calendar days)

* At our discretion we may allow a load transaction in excess of these limits. Please refer to the paragraph above titled **“Loading The Card”** for additional details.

** Third party money transfer services may impose their own daily, weekly, monthly, or per transaction limits on the frequency or amount of cash you may load to the Card Account.

11. Preauthorized Transfers

The Card Account cannot be used for preauthorized direct debits from merchants, Internet service or other utility service providers (“Merchant(s)”). If presented for payment, such preauthorized direct debits will be declined and payments to the Merchants will not be made. The Issuer’s bank routing number and the 17-digit Direct Deposit account number are to be used only for the purpose of initiating direct deposits to the Card Account. You are not authorized to provide the Issuer’s bank routing number and the 17- digit Direct Deposit account number to anyone other than your employer or a payer.

12. Using The Card/Features

These are the maximum amounts that can be spent:

TRANSACTION TYPE	FREQUENCY AND/OR DOLLAR LIMITS
Card Purchase (Signature)	10 times per calendar day, up to \$2,500.00 per transaction, up to \$2,500.00 per calendar day
Card Purchase (PIN)	5 times per calendar day, up to \$1,000.00 per transaction, up to \$1,000.00 per calendar day
Card to Card	5 times per calendar day, up to \$500.00 per transaction, up to \$500.00 per calendar day

You may use the Card to purchase or lease goods or services everywhere Visa debit cards, Interlink cards, or STAR cards are accepted as long as you do not exceed the available value of the Card Account and other restrictions do not apply (see examples described below). Some merchants do not allow cardholders to conduct split transactions, i.e., using the Card as partial payment for goods and services and paying the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card Account to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping the Card, the transaction is likely to be declined.

The Card cannot be used at an automated fuel dispenser (i.e., “pay at the pump”). You must pay for such a purchase inside with the cashier. If you use the Card at a restaurant, hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover the fee or incident expenses incurred. Such a preauthorization places a hold on those funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

You do not have the right to stop payment on any purchase or payment transaction originated by use of the Card. If you authorize a transaction and then fail to make the purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals, hotels, travel agencies or rentals may result in a hold for that amount of funds for up to sixty (60) days.

If you use the 16-digit Card number without presenting the Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you had used the Card itself. **Card Account restrictions include, but are not limited to:** restricted geographic or merchant locations where there is a higher risk of fraud or illegal activity; restrictions to comply with laws or prevent our liability; and other restrictions to prevent fraud and other losses. For security reasons, we may limit the amount or number of transactions you can make on the Card. You may not use the Card for illegal gambling or any other illegal transaction. **We may increase, reduce, cancel, or suspend any of the restrictions or add new ones at any time.** The Card cannot be redeemed for cash.

13. Negative Balances and Right to Set Off
Each time you use the Card, you authorize us to reduce the available value of the Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in the Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction is made and/or a fee is assessed which results in a negative balance, you are fully liable to us for the amount of the transaction and any fees, as applicable.

If there is a negative balance, any funds subsequently loaded to the Card Account will first be applied to the negative balance, if any. This means, the available balance will be less than the load amount credited to your Card Account.

If a Card Account balance remains negative for fifteen (15) days, you understand that the funds in any of your PLS Financial Services, Inc. managed Card Accounts issued by The Bancorp Bank can be used to cure the negative balance. This means, there is a right to set-off any liability, direct or contingent, past, present or future that you owe against any Card Account. **By activating the Card or by retaining, using or authorizing the use of the Card you grant a lien on and a security interest in the funds on deposit in each Card Account as security for all your liabilities and obligations, now or in the future with us.**

14. Non-Visa Debit Transactions
Procedures are in effect that may impact you when you use the Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a STAR transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the STAR network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to

transactions processed on the STAR network. Please refer to the paragraph titled **“Your Liability for Unauthorized Transfers”** for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at the POS, swipe the Card at a POS terminal, sign the receipt, or provide the 16-digit Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter your PIN at the POS terminal or provide the 16-digit Card number after clearly indicating a preference to route your transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

15. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with the Card, you agree to accept credits to the Card for such refunds and agree to the refund policy of that merchant. Returns and refunds must be processed to the Card Account that was used to make the original transaction. If refund credit(s) post to the Card Account and there is no corresponding or offsetting debit transaction, we reserve the right to block or close your Card without notice. Neither the Issuer nor PLS Financial Services, Inc. is responsible for the delivery, quality, safety, legality or any other aspects of goods or services you purchase from others with the Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

16. Card Replacement

If you need to replace the Card for any reason except at Card expiration, please visit your nearest PLS Check Cashers store or contact Customer Service at 1-866-679-4869 to request a replacement Card. If you call Customer Service, you will be required to provide personal information which may include the 16-digit Card number, your full name, transaction history, copies of acceptable identification, etc. There may be a fee for replacing your card. For information about the fee, see the section titled **“Fee Schedule.”**

For information on replacing an expired Card, see the section below titled **“Expiration.”**

17. Expiration

The Card expires no sooner than the date printed on the front of it. Funds on the Card do not expire. You will not be able to use the Card after the expiration date. A replacement Personalized Card will automatically be mailed to you prior to the expiration of the soon-to-expire Personalized Card if the Card Account has a minimum balance of \$10.00 and you used the Personalized Card within the previous ninety (90) days. If a Card expires with a balance less than \$10.00 and it is not replaced but it is later determined there is a balance, e.g., a dispute is resolved in your favor after the expiration of a Card, a refund check will be mailed to you at the address in our records. Note that the Issuer reserves the right to refuse to return any unused balance amount less than \$1.00.

If you need a replacement Personalized Card for any reason other than its expiration, you may request one at any time by following the procedures in the section titled **“Card Replacement.”**

18. Inactivity and Zero Balances

A Card account with a zero balance and no customer initiated activity for ninety (90) consecutive days is considered inactive. Inactive cards are subject to closure. For purposes of this paragraph, customer initiated activity includes any loads made to the Card Account and any card number based transactional activity.

19. Transactions Made In Foreign Currencies

If you obtain funds or make a purchase in a currency other than the currency in which the Card was issued, the amount deducted from the available balance of the Card Account will be converted by Visa into an amount in the currency of the Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain funds or make a purchase in a currency other than the currency in which the Card was issued, the Issuer may assess a foreign currency conversion fee of 3% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

20. Receipts

You should get a receipt every time you make a transaction. You agree to retain, verify, and reconcile your transactions and receipts.

21. Card Account Balance/Periodic Statements

You are responsible for keeping track of the available balance of the Card Account. Merchants generally will not be able to determine your available balance. It’s important to know your available balance before making any transaction. **You may obtain information about the amount of money you have remaining on the Card Account by texting “BAL” to 58094 (standard text message rates apply) or by calling 1-866-679-4869.** This information, along with a twenty four (24) month history of Card Account transactions, is also available online at www.xpectationscard.com. You also have a right to obtain at least twenty four (24) months of written history of Card Account transactions by visiting any PLS Check Cashers location. You will not be charged a fee for this information.

You will not automatically receive paper statements.

22. Fee Schedule

All fees incurred will be deducted from the Card Account balance, except where prohibited by law. Monthly Fee: In the event the Card Account balance is less than a monthly fee amount being assessed, the entire Card Account balance will be applied to the fee amount, and any unpaid fee amounts MAY RESULT IN THE FEE AMOUNT BEING PENDED (“Pended Fee”) UNTIL A LOAD IS RECEIVED, AT WHICH TIME THE FEE AMOUNT WILL BE DEDUCTED FROM THE CARD ACCOUNT. If there is a Pended Fee on the Card Account, any subsequent deposits or loads into the Card Account will first be applied to any negative balance and any Pended Fees. This means your remaining Card Account balance will be less than what you deposited into the Card Account.
Transaction Fee: The ATM balance inquiry fee (SVC CHG BALANCE INQ) assessed to the Card Account balance may bring the Card Account negative if funds are not sufficient at the time of the transaction. Any time your Card Account balance is less than this fee amount when it is assessed, the balance of your Card Account will be applied to the fee amount. THIS WILL RESULT IN A NEGATIVE BALANCE ON YOUR CARD ACCOUNT. If this occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance/prepaid.html for details.

No overdraft/credit feature.
Contact PLS by calling 1-866-679-4869, by mail One South Wacker Drive, 36th Floor, Chicago, IL 60606, or visit www.pls247.com.
For general information about prepaid accounts, visit cfnb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfnb.gov/complaint.

List of all fees for Xpectations® Visa® Prepaid Card

	PAY-AS-YOU-GO-PLAN	MONTHLY PLAN	DETAILS
GET STARTED			
Card Purchase	\$6.95	\$6.95	This fee is not deducted from the Card Account and will not show on electronic and written histories. You will be charged \$6.95 per card upon issuance and registration of the Card at a PLS Check Cashers store.
MONTHLY FEES			
Plan Fee	\$0.00	\$6.95	If you have a Card on the Monthly Plan, you will be charged \$6.95 monthly on the second day of the month. The fee descriptor on electronic and written transaction histories will be “SVC CHG MONTHLY”.
If there are insufficient funds to cover the Plan fee, the entire fee or remainder of the fee from the prior month, up to \$6.95, will be withheld and remain pending until the next reload, at which time the fee amount will be deducted from the Card Account.			
If there is a Pended Fee on the Card Account, any subsequent deposits or loads into the Card Account will first be applied to any negative balance and any Pended Fees. The withheld fee descriptor on electronic and written transaction histories will be “WITHHELD SVC CHG”.			
Inactivity	\$6.95	\$0.00	If you have a Card on the Pay-As-You-Go Plan, you will be charged \$6.95 on the 15th of each month after you have not used the Card for any purchases, withdrawals, load transactions, or any other activity for ninety (90) days. The fee descriptor on electronic and written transaction histories will be “SVC CHG INACTIVITY”.
If there are insufficient funds to cover the Inactivity fee, the entire fee or remainder of the fee from the prior month, up to \$6.95, will be withheld and remain pending until the next reload, at which time the fee amount will be deducted from the Card Account. If there is a Pended Fee on the Card Account, any subsequent deposits or loads into the Card Account will first be applied to any negative balance and any Pended Fees. The withheld fee descriptor on electronic and written transaction histories will be “WITHHELD SVC CHG”.			
ADD MONEY			
Direct Deposit	\$0.00	\$0.00	No fee for direct deposit.
Cash Reload	\$0.00	\$0.00	No fee for reloading at a PLS Check Cashers store.
Cash Reload	Varies	Varies	Reloads made at locations other than PLS Check Cashers stores may be subject to a fee charged by the location operator or reload network.
SPEND MONEY			
Per purchase (PIN)	\$1.50	\$1.50	You will be charged \$1.50 for each PIN Point of Sale transaction. You will also be charged \$1.50 for each PIN-less debit transaction, which occurs when a merchant processes a transaction over a debit network that does not require a PIN.
The fee descriptor on electronic and written transaction histories will be “SVC CHG PIN TRAN”.			
Per purchase (SIGNATURE)	\$1.00	\$0.00	You will be charged \$1.00 for each Signature Point-of-Sale transaction.
The fee descriptor on the electronic and written transaction histories will be “SVC CHG NO PIN TRN”.			
GET CASH			
ATM Withdrawal	\$2.25	\$2.25	You will be charged \$2.25 for each withdrawal from an ATM within the U.S. The fee descriptor on electronic and written transaction histories will be “SVC CHG ATM WITHDRAWAL”.
You may also be charged a fee by the ATM operator, even if you do not complete a transaction.			
INFORMATION			
Customer Service	\$0.00	\$0.00	No fee for calling our automated or live agent customer service line, including for balance inquiries.
ATM balance inquiry (Transaction Fee)	\$0.50	\$0.50	You will be charged \$0.50 for each balance inquiry made at an ATM.
The fee descriptor on electronic and written transaction histories will be “SVC CHG BALANCE INQ”.			
This fee may bring the Card Account negative if funds are not sufficient at the time of the transaction. Any time your Card Account balance is less than this fee amount when it is assessed, the balance of your Card Account will be applied to the fee amount. This will result in a negative balance on your Card Account. If this occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance.			
You may also be charged a fee by the ATM operator, even if you do not complete a transaction.			
ATM decline (Transaction Fee)	\$0.00	\$0.00	We do not charge a fee for a transaction that is declined at an ATM.
You may be charged a fee by the ATM operator, even if you do not complete a transaction.			
USING YOUR CARD OUTSIDE THE U.S.			
Foreign currency conversion	3.00%	3.00%	You will be charged 3.00% of the U.S. dollar amount of each transaction. The fee descriptor on electronic and written transaction histories will be “SVC CHG INTRNTL TRAN”.
International ATM withdrawal	\$5.00	\$5.00	You will be charged \$5.00 for each withdrawal made from an ATM outside the U.S.
The fee descriptor on electronic and written transaction histories will be “SVC CHG ATM WITHDRAW INTERNATIONAL”.			
You may also be charged a fee by the ATM operator, even if you do not complete a transaction			
OTHER			
Cash Unload	\$3.00	\$3.00	When unloading up to \$300.00, you will be charged \$3.00 per withdrawal made at a PLS Check Cashers store.
This Fee will not appear on electronic and written transaction histories.			
When unloading more than \$300.00, you will be charged 1.00% of the transaction amount, per withdrawal made at a PLS Check Cashers store.			
This Fee will not appear on electronic and written transaction histories.			
Replacement Card	\$6.95	\$6.95	You will be charged \$6.95 for each additional Card requested at a PLS Check Cashers store or by mail.
This PLS Check Cashers Fee is not deducted from the Card Account and will not appear on electronic and written transaction histories.			
Transaction history printout	\$0.00	\$0.00	No fee for transaction history printouts.

23. Confidentiality

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

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

24. Our Liability for Failure To Complete Transactions

If we do not properly complete a transaction 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, for instance:

- (1) If through no fault of ours, you do not have enough funds available on the Card to complete the transaction;
- (2) If a merchant refuses to accept the Card;
- (3) If an ATM where you are making a cash withdrawal does not have enough cash;

(4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;

(5) If access to the Card has been blocked after you reported the Card lost or stolen;

(6) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;

(7) If we have reason to believe the requested transaction is unauthorized;

(8) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or

(9) Any other exception stated in our Agreement with you.

25. Your Liability for Unauthorized Transfers

Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call 1-866-679-4869. Under Visa Core Rules, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you are not negligent or fraudulent in the handling of your Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa,

or to anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). You must notify us immediately if you are unauthorized use. In the event the Visa Zero Liability Rules do not apply, if you notify us within two (2) business days after you learn of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled **“Information About Your Right to Dispute Errors.”** If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you notify us your Card has been lost or stolen, we will suspend the lost or stolen Card to keep losses down. For information about replacing your Card, see the section titled **“Card Replacement.”**

26. Other Miscellaneous Terms

The Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of the 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 anytime. 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 Delaware except to the extent governed by federal law.

27. Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the changes. If, however, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend the Card or this Agreement at any time. You may cancel this Agreement by returning the 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.

In the event the Card Account is cancelled, closed or terminated for any reason, you may request the unused balance to be returned to you by check sent to the mailing address we have in our records. For security purposes, you may be required to supply identification and address verification documentation prior to issuing a refund check. Allow 30 days for processing and mailing of a refund check. In the event this Card Program is cancelled, closed, or terminated, we will send you prior notice in accordance with applicable law. Specific information and instructions, including how to receive any remaining Card Account balance, will be in the notice. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00.

28. Information About Your Right to Dispute Errors

In case of errors or questions about your Card Account, call 1-866-679-4869 or write to Xpectations! Visa Prepaid Card, One South Wacker Drive, 36th Floor, Chicago, IL 60606 if you think an error has occurred in your Card Account or if you need more information about a transaction listed on your electronic or