

your Card on time or in the correct amount according to our Agreement with you, Bank will be liable for your losses and damages. However, there are some exceptions. Bank will NOT be liable, for instance, if:

- a. Through no fault of Bank, you do not have enough money on your Card to make the transfer.
- b. The transfer would exceed the balance on your Card.
- c. The ATM where you are making the transfer does not have enough cash.
- d. The ATM was not working properly and you knew about the malfunction when you started the transaction.
- e. Circumstances beyond Bank's control (such as acts of God, fire, or flood) prevent the transfer despite reasonable precautions that Bank has taken.
- f. Bank is prohibited by law from completing the transaction.
- g. There may be other exceptions stated in Bank's Agreement with you.

25. Confidentiality. Bank will disclose information to third parties about account transfers you make:

- a. Where it is necessary for completing a transaction;
- b. In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant;
- c. In order to comply with a governmental agency or court order; or
- d. If you give Bank your written permission.

26. Error Resolution. In case of errors or questions about your Card transactions, telephone Bank at 316-383-1199 or 877-296-8472; or write us at P.O. Box 2121, Wichita, Kansas 67201; or email us at customerservice@intrustbank.com as soon as you can, if you think a receipt is wrong or if you need more information about a Card transaction.

Bank must hear from you no later than 60 days after the earlier of the date you electronically access your Card transaction history, or the date we sent the FIRST written history. You may request a written history of your transactions at anytime by calling Bank at the numbers above, writing to the address above, or sending an email at the address above.

You need to tell us:

- a. Your name and Payroll Card number.
- b. Describe the error or transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- c. The dollar amount of the suspected error.

If you tell Bank orally, Bank may require that you send your complaint or question in writing within 10 business days.

Bank will tell you the results of the investigation within 10 business days after Bank hears from you and will correct any error promptly. If Bank needs more time, however, Bank may take up to 45 days to investigate your complaint or question. If Bank decides to do this, Bank will re-credit your Card within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes Bank to complete its investigation. If Bank asks you to put your complaint or question in writing and Bank does not receive it within 10 business days, Bank may not credit your Card.

For errors involving a new Card (within 30 days of first Fund deposit), POS transactions, or foreign-initiated transactions, Bank may take up to 90 days to investigate your complaint or question. For a new Card, Bank may take up to 20 business days to credit your Card for the amount you think is in error.

Bank will tell you the results within 3 business days after completing its investigation. If Bank decides that there was no error, Bank will send you a written explanation. You may ask for copies of the documents that Bank used in its investigation.

INTRUST Bank appreciates your business.

For balance information:

- Call 877-296-8472 or 316-383-1199
- Visit intrustpaycard.com

To report your Payroll Card lost or stolen 24-hours a day:

- Call 877-296-8472

Our Customer Service Representatives are available to answer your questions from 7 a.m. – 8 p.m., Monday – Friday, or Saturday from 8 a.m. – 6 p.m., CT.

INTRUST Bank
105 N. Main
Wichita, KS 67202

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INTRUST PAYROLL CARD AGREEMENT

The person (Cardholder) whose name appears on the face of the INTRUST Visa Payroll Card (Card) by retaining, using or permitting others to use such, accepts the same subject to the following terms and agrees with INTRUST Bank (Bank) as follows:

The Card is offered through your employer. Your employer is not the issuer of the Card and is not responsible for your Card or for your use of it.

1. Using Your Card. Your Card is a prepaid Card that allows you to spend your wages from your employer by using your Card. Your Card is not a credit card or credit device. Your Card may be used to make purchases at merchants and withdraw cash at cash dispensing machines or Automated Teller Machines (both referred to as ATM) or financial institutions. There is no separate deposit account established in your name at the Bank. Instead, there is a limited purpose account established by your employer at the Bank in which your wages, salary or other compensation (Funds) and the pay of other employees are deposited. Your employer has no ownership interest in your Funds after they are deposited into the account at the Bank. You may only access your Funds through the Card as provided in this Agreement. You may use your Card wherever Visa Debit Cards are accepted or at any ATM displaying a Visa® logo. When using your Card to purchase gas, you will need to pay inside. Your Card will not work if you try to pay at the pump. You may not make any deposit or any other transaction except as described in this Agreement.

In order to receive the Card, you have agreed with your employer to receive your Funds from your employer by means of the Card. Your employer is responsible for instructing the Bank on the amount of the Funds available on your Card each pay period or as otherwise agreed. On the date your Funds are owed to you from your employer (the Payroll Date), your Funds belong to you, and you may use the Card for the type of transactions described in this Agreement. If, for the purpose of withdrawal of the full amount on your Card, the Payroll Date is not on a Bank business day, your Funds will be available to you by the opening of business on the next Bank business day. Saturdays, Sundays, and holidays are not Bank business days. The Bank does not pay you any interest on the Funds. The balance shown on the records of the Bank on your Card will determine the balance on the Card, unless you can show the Bank information is wrong.

There is no credit line associated with your Card. This means that you must have a sufficient balance on the Card at the time of a transaction in order to pay for the transaction. If you attempt to use the Card for an amount greater than the current balance on your Card, the transaction may not be approved by the Bank. In the event the Bank, in its sole discretion, settles or pays a transaction when there is an insufficient balance on the Card to pay for the transaction, this will result in an overdraft on your Card. You agree to pay the Bank the amount of the overdraft, which Bank may deduct from your Card. Bank is not responsible for the failure of any merchant or financial institution or any ATM to complete a transaction.

2. Your Personal Identification Number/Signing your Card. In order to protect the use of your Card for ATM transactions, a Personal Identification Number (PIN) will be required. This PIN will be provided to you by the Bank at or around the time your Card is issued. You should not disclose your PIN to anyone. If the security or confidentiality of your PIN is compromised, you should notify the Bank at once. A PIN may not be needed to purchase goods or services at merchant locations that accept Visa Debit Cards. You should sign the back of your Card as soon as you receive it to help protect your Card from unauthorized use. However, your responsibility for transactions with the Card does not depend on whether or not you sign your Card.

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3. Role of Your Employer. Your employer is responsible for transferring Funds to the Bank for your Card on the Payroll Date. These Funds will be transferred by your employer to the Bank according to the schedule agreed to by your employer and the Bank. The Bank has no obligation to you in the event your employer delays in providing or fails to provide the Funds on any Payroll Date.

Your employer may request that the Bank deduct amounts from your Card in order to correct a previous error or overpayment to you or for other reasons. You authorize the Bank to accept instructions from your employer to add or deduct Funds from your Card, and in the case of a deduction, to return those Funds to your employer. If you have a dispute with your employer about the amount of your Funds, or the amount that the employer instructs the Bank to add or deduct from the Card, you agree to not involve the Bank in that dispute and to resolve that dispute solely with your employer.

You authorize the Bank to deliver the Card, communications and notices regarding your Card to your employer for delivery to you. You acknowledge and agree that delivery by the Bank of these communications and notices to your employer constitutes delivery to you, and that the Bank is not responsible for the ultimate delivery of the communications and notices by your employer to you once the Bank has delivered the communications and notices to your employer. If you want to change the delivery instructions for Bank communications and notices regarding your Card, contact the Bank at 877-296-8472 or 316-383-1199 or INTRUST Bank, Attn: Customer Service Department, P.O. Box 2121, Wichita, KS 67201-2121.

4. Foreign Transactions. A foreign transaction fee will be assessed on all transactions where the merchant country differs from the country of the card Bank. A foreign transaction fee will also be assessed if you make a transaction in a currency other than U.S. dollars. In that case, Visa will convert the charge or credit into a U.S. dollar amount. The exchange rate on the processing date may differ from the rate on the date of your transaction. Visa uses an exchange rate of either: (1) a rate selected by Visa or from the range of rates available in wholesale currency markets for the applicable central processing date, this rate may vary from the rate Visa itself receives, or (2) the government-mandated rate in effect for the applicable central processing date. In each instance, the exchange rate is increased by an adjustment factor determined by the Bank. The adjustment factor, which is subject to change without notice, is currently 3% of the U.S. dollar amount of the transaction, of which Bank receives 2% and Visa receives 1%.

5. Documentation of Card Transactions. Information regarding your Card transactions are available by: (1) the receipt provided to you by the merchant at the time of a Point of Sale (POS) transaction or after an ATM transaction; (2) visiting intrustpaycard.com to view all transactions that posted to your Card, including any fees assessed by the Bank or any third party; (3) calling 877-296-8472 or 316-383-1199 to inquire about a transaction or fee that posted to your Card.

You can determine the balance of Funds available on your Card at: any ATM displaying the Visa logo (there may be a fee for this inquiry); (2) visit intrustpaycard.com; or (3) call 877-296-8472 or 316-383-1199.

You may obtain a 12-month history of transactions by calling the numbers above, visiting the website above, or by writing to us at: INTRUST Bank, Attn: Customer Service, P.O. Box 2121, Wichita, KS 67201.

You also have the right to obtain at least 24 months of written history of transactions by calling the numbers in this section, visiting the website, or writing us at the address in this section.

6. Disputes with Merchants. If you use your Card at a merchant and a dispute with the merchant arises, you agree to make a good faith effort to settle the dispute with the merchant. Any unresolved dispute may be sent to us in writing for assistance in settlement. See Section 26 of this Agreement for details on how to resolve a dispute. You

cannot stop payment to merchants for transactions made through the use of your Card.

7. Garnishments, Levies and Court Orders. In the event Bank receives a garnishment, levy or other type of court order directing Bank to pay money owed by you to a third party, Bank will be required to deduct from your Card the amount stated in the order up to the balance on your Card.

8. Legal Transactions. You will only use your Card for transactions that are legal where you reside. Display of a Visa logo by an online merchant does not mean that an Internet transaction is legal where you live. Bank will not be liable if you engage in an illegal transaction. Bank complies with the Unlawful Internet Gambling Enforcement Act of 2006. This Act requires us to establish policies and procedures to identify and block, or otherwise prevent or prohibit, unlawful Internet gambling transactions. For example, Internet gambling transactions may be illegal in your state.

9. Disclaimer of Liability. In providing the Card and related service to you, the Bank disclaims any duty or responsibility other than those expressly set forth in this Agreement.

10. Bank Right of Set-Off. You agree that Bank is authorized at any time to set-off the Funds on your Card against your debts or liabilities owed to the Bank. Bank may exercise this right of set-off without notice to you.

11. Dormant Card. You acknowledge and agree that the Bank may be required by applicable law to turn over to a state government authority any Funds remaining on your Card after a period of inactivity or dormancy.

12. Termination of Card. The Card shall remain the property of the Bank and you agree upon demand to return your Card to the Bank. At any time and without prior notice, the Bank may revoke or cancel your Card and thereby terminate this Agreement and demand return of your Card to the Bank. You may terminate this Agreement at any time by returning your Card to the Bank. Termination, whether by you or the Bank, shall not affect prior transactions or obligations relating to your Card existing at the time of termination. Upon termination, at your request, the Bank will arrange to transfer any remaining Funds on your Card to you.

13. Amendment of Agreement. This Agreement may be amended from time to time by Bank.

14. Severability/No Waiver. If any provision of this Agreement shall be deemed unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from this Agreement and shall not affect the validity and enforceability of any remaining provisions. The Bank's failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of the Bank's right to subsequently enforce such provisions or any other provisions of this Agreement.

15. Rules for Use of Card. Your use of the Card is subject to this Agreement.

16. Telephone Contact and Monitoring. Bank or its agents may contact you at any telephone number you provide Bank. You agree to receive calls and messages, including pre-recorded messages, at that number, including calls placed by an automatic telephone dialer (autodialer). Bank may listen to and record calls between you and the Bank for the purpose of monitoring and improving the quality of service you receive.

17. Governing Law. This Agreement, the Card and all transactions hereunder are subject to the laws of the state of Kansas and the laws of the United States.

18. Your Liability for Unauthorized Transactions. Tell Bank ATONCE if you believe your Card or PIN has been lost or stolen, or someone has used your Card without permission. Telephoning is the best way of keeping your possible losses down. If your Card or PIN has been lost or stolen, you can lose no more than \$50 unless you fail to notify Bank within 2 business days after learning of the loss or theft, in which case you can lose no more than \$500.

19. Contact in Event of Unauthorized Transactions. If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, contact Bank 24-hours a day:

Call: 316-383-1199 or 877-296-8472
Write: INTRUST Card Security
P.O. Box 2121
Wichita, Kansas 67201
Email: customerservice@intrustbank.com

20. Business Days. For purposes of these disclosures, Bank's business days are Monday through Friday. Saturdays, Sundays, and holidays are not included.

21. Types of Transfers and Limitations.

- a. Funds Access. You may use your Card to:
 - 1) withdraw cash;
 - 2) make balance inquiries; and
 - 3) pay for purchases at places which have agreed to accept your Card.
- b. Preauthorized Transfers. We are equipped to pay certain recurring bills from your Card.
- c. Limitations on Frequency of Transfers. There is a limit of five (5) cash withdrawals from automated teller machines (referred to as ATM) or cash dispensing machines per day. There is a limit of fifteen (15) Card purchases per day. These limits may not be in effect at all times. We may impose additional limitations without prior notice if necessary to maintain the security of your Card or our processing system.
- d. Limitations on dollar amount of transfers. At a Bank owned ATM or cash dispensing machine, each day you may withdraw up to your available account balance or \$500, whichever is less. For daily Card purchases you may withdraw up to your available account balance or \$2,500, whichever is less. These limits may not be in effect at all times. We may impose additional limitations without prior notice if necessary to maintain the security of your Card or our processing system. Other limitations may be applicable at ATMs not owned by Bank.

22. Fees for Use of Card. There is no annual fee for Card. The following fees and charges are imposed by the Bank on your use of the Card.

- Account inactivity: \$2.50 in any month with no payroll deposit or transaction.
- Transactions at ATMs not owned by Bank (out-of-network), may include any balance inquiry: \$1.50
- Card replacement: \$25. Bank may, at its discretion, charge this fee when required to send a replacement Card to you.
- Copy of a specific transaction: \$5

The Bank may change these fees in the future upon appropriate prior notice to you. In addition, you may be charged fees by other third parties for use of your Card, such as stores and merchants for POS transactions.

23. ATM Fees. When you use an ATM not owned by Bank, you may be charged a fee by the ATM operator or any network used by that ATM and you may be charged a fee for a balance inquiry even if you do not complete a transaction at the ATM.

24. Bank's Liability to You. If Bank does not complete a transfer from

All fees	Amount	Details
Get started		
Card purchase	\$0	This card does not have a purchase fee.
Monthly usage		
Monthly fee	\$0	This card does not have a monthly fee.
Add money		
Direct deposit	N/A	Cannot direct deposit funds onto this card.
Cash reload	N/A	Cannot reload cash onto this card.
Spend money		
Bill payment (regular delivery)	N/A	Card cannot be used for Bill payments services.
Bill payment (expedited delivery)	N/A	Card cannot be used for Bill payment services.
Get cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the INTRUST Bank ATM Network. Locations can be found at www.intrustbank.com/locations .
ATM withdrawal (out-of-network)	\$1.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the INTRUST Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0	No fee for calling a live agent.
ATM balance inquiry (in-network)	\$0	"In-network" refers to the INTRUST Bank ATM Network. Locations can be found at www.intrustbank.com/locations .
ATM balance inquiry (out-of-network)	\$1.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the INTRUST Bank ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	3%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$1.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$1.50	This is our fee. You may also be charged a fee by the ATM operator.
Other		
Inactivity	\$2.50	Any month with no payroll deposit or transaction.
Card Replacement	\$25	Bank may, at its discretion, charge this fee when required to send a replacement card.
Transaction Copy	\$5	For any copy of a specific transaction.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to INTRUST Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event INTRUST Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact INTRUST Bank by calling 1-877-296-8472, or 316-383-1199, by mail at PO Box 2121, Wichita, KS, 67201, or visit intrustpaycard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

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