You are entitled to rely on the use of your PIN as your authorization for any Transaction. You must promptly notify us of any loss or theft of the Card or unauthorized transactions; you must not use the Card for business purposes; you must not disclose the PIN or otherwise make it available to anyone else; you must be liable for the PIN and for its authorized use; you must reimburse us for any amount in excess of the Card balance for such a transaction.

You can use the Card to purchase cash at ATMs or at merchants that have agreed to provide cash back at the point-of-sale ("POS"). You cannot reload the Card or transfer Card value to other payment devices. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. You are not entitled to receive a cash refund. A credit to a zero balance Card will reinstate the Card.

Disputes with Merchants. We are not responsible for the delivery, quantity, safety, legality or any other aspect of goods and services that you purchase with others from your Card. You should address any disputes to the merchants from whom the goods and services were purchased.

Reversal. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. You are not entitled to receive a cash refund. A credit to a zero balance Card will reinstate the Card.

Applicable to your Card until the amount remaining on the Card is returned unused by United States mail postage prepaid, to ATTN: Card Refunds, 520 W. 103rd Street, #256, Kansas City, Missouri 64114. No refunds will be honored unless (a) the Card is returned unused by United States mail postmarked within the 30 calendar day period; and (b) you provide your name and mailing address with the returned Card and the original receipt. Information concerning the Card activation date and this cancellation policy may be obtained by calling 1.800.985.4316. Requests for cancellation may take up to 60 days to process. You should keep a record of your Card number and the customer service phone number provided herein in case of loss or theft of your Card. We will not be able to assist you if your Card is lost or stolen unless you have your Card number. If you permit another person to have access to your Card or Card number, we will treat this as if you have authorized such use and you will be liable for all transactions initiated by those persons. You may not request an additional Card for another person.

For security reasons, we may limit the number or amount of transactions you can make. You do not have the right to stop payment on any purchase or payment transactions that you originate through the use of the Card. You agree that you will not use the Card at any non-participating or unauthorized merchant locations. PINs will expire four (4) years from the date of the last transaction. Some merchants may require you to make purchases using a PIN rather than your signature. The Card is a prepaid card loaded with a specific amount of U.S. dollars. This is not a credit card or charge card that allows you to make purchases and pay later, and using the Card will not affect your credit history. The Card is not connected in any way to any other account. You will not receive any interest on the funds on your Card. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable and may be canceled or revoked at any time without prior notice except as required by law. The funds on your Card will NOT be insured by the FDIC or any other federal or state agency.

If the Card program allows for card not present transactions, Internet, mail and phone purchases, you will need to visit: www.getmybalance.com and enter your name and address prior to performing an Internet, mail or phone purchase. You agree that you will not use the Card at any non-participating or unauthorized merchant locations. You agree that a purchase made by you may not be authorized or settled by us unless it complies with this Agreement. The Card may be canceled, reprogrammed, locked or revoked at any time without prior notice.

Available Balance. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable taxes or other charges assessed by the merchant. Transactions that exceed the remaining balance on your Card are prohibited and should be declined at the point of sale. If, notwithstanding an insufficient balance, an authorization is received by the merchant or the merchant uses other means to proceed with the transaction, you agree to reimburse us for any amount in excess of the Card balance for such a transaction. You agree that we may lock or revoke the Card, without notice, if we do not receive funds from you in the full amount of the activated balance on the Card.

Unclaimed Funds—Escheat. If our records show that you have not used the Card within a time period set by state law, the amount remaining on the Card may become unclaimed property subject to escheat under state unclaimed property laws. If the amount remaining on the Card becomes unclaimed property subject to a state unclaimed property law, we will be required to escheat the available balance to the state in an amount and at the time required by the state law. At that time, you will lose the ability to use the Card. If escheat occurs, you may inquire about the status of the funds on your Card by calling 1.800.985.4316.

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Merchants may charge fee directly to the purchaser of the Card for the purchase of the Card itself, or for services purchased with the Card. Refunds for Purchases Made with the Card. Any refund for goods or services purchased with the Card will be made in the form of a credit to the Card and pursuant to the refund policy of the merchants where such goods or services were purchased. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. You are not entitled to receive a cash refund. A credit to a zero balance Card will reinstate the Card.

Disputes with Merchants. We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you purchase with others from your Card. All such disputes should be addressed to the merchants from whom the goods and services were purchased.

You may use the Card to purchase cash and services only at authorized Merchants. For information about the Distributor and Merchants, please visit the website, which may be identified on the Card. If you do not have enough funds available on your Card, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with other funds. These are called "split transactions," and some merchants do not permit them.

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If the Card is not used and you do not want to cancel your Agreement and return the Card before it is used along with the original receipt, by United States mail postage prepaid, to ATTN: Card Refunds, 520 W. 103rd Street, #256, Kansas City, Missouri 64114 within 36 calendar days after the Card activation date. If the Card is lost, stolen or damaged, you must notify us immediately; you will need to provide us with the name and address of the Cardholder on file. If you wish to make Internet, mail or phone order purchases, you will need to go to: www.getmybalance.com and enter your name and address prior to performing an Internet, mail or phone purchase. You agree that you will not use the Card at any non-participating or unauthorized merchant locations. You agree that a purchase made by you may not be authorized or settled by us unless it complies with this Agreement. The Card may be canceled, reprogrammed, locked or revoked at any time without prior notice.

Available Balance. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable taxes or other charges assessed by the merchant. Transactions that exceed the remaining balance on your Card are prohibited and should be declined at the point of sale. If, notwithstanding an insufficient balance, an authorization is received by the merchant or the merchant uses other means to proceed with the transaction, you agree to reimburse us for any amount in excess of the Card balance for such a transaction. You agree that we may lock or revoke the Card, without notice, if we do not receive funds from you in the full amount of the activated balance on the Card.

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Lost or Stolen Card. You agree to safeguard your Card against loss or theft by taking all reasonable precautions. If your Card has been lost or stolen, you agree to notify us IMMEDIATELY at 1.800.985.4316, 24 hours a day, 7 days a week. When you notify us, you must provide your name, Card number and other identifying details. We cannot assist you if you do not have the Card number. We will make reasonable efforts to lock a lost or stolen Card. If you lose or destroy your Card, you may request a replacement Card for a lost, stolen or damaged Card at the Distributor. A replacement Card will not be issued unless you present adequate proof of purchase, the 16 digit Card number, the damaged Card, in the case of a damaged Card, and your full identification. Requests to replace a Card may be denied by us or the Distributor, in either’s discretion, in the event we or the Distributor suspects fraudulent or unlawful activity or improper use or Card if the replacement is approved, a new Card will be issued and activated in the amount remaining on the Card, if any, at the time of the replacement. Replacements may take up to 30 days to process. There may be a fee for a replacement Card (with a new Card number), and replacements may take up to 30 days to process. Limitation of Bank’s Liability for Unauthorized Transactions. Because your Card is a credit card in the event of a damaged Card, your replacement Card will be issued in the amount remaining on the Card, if any, at the time of the replacement. Replacements may take up to 30 days to process. There may be a fee for a replacement Card (with a new Card number), and replacements may take up to 30 days to process.

Dispute is to be given its broadest possible meaning for purposes of this Agreement. For purposes of this arbitration agreement, the terms “you” and “your” include any purchaser or authorized user of a Card and also your heirs, guardian, personal representative, or trustee in bankruptcy. The terms “we,” “our,” and “us” mean the Bank and its affiliates and includes each such party’s employees, officers, directors, shareholders, attorneys, predecessors, agents and assigns.

Arbitration Works. If a dispute arises, you may seek resolution of the Dispute by arbitration. Arbitration replaces the right to go to court, including the right to have a jury trial, to engage in discovery (except as may be provided for in the arbitration rules), and to participate as a representative or member of any class of claimants or in any consolidated arbitration proceeding or as a private attorney general. Other rights that you would have if you went to court may also be unavailable in arbitration.

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Arbitration. You and we (and (defendant) below) agree that any Dispute (defined below) will be resolved by Arbitration. This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the substantive law of the State of Minnesota (without applying its choice-of-law rules).

What Arbitration Is. “Arbitration” is a means of having an independent third party resolve a Dispute. A “Dispute” is any claim, demand or controversy of any kind between you and us (whether past, present or future). The term Dispute is to be given its broadest possible meaning for purposes of this Agreement.

We do not waive our rights by delaying or failing to execute them at any time. To the extent the arbitrator finds any provision of this Agreement invalid or unenforceable, such finding shall not make the rest of this Agreement invalid or unenforceable. To the fullest extent possible, any such provision shall be deemed to be modified so as to be rendered enforceable or valid, however, if such provision cannot so be modified, it shall be stricken and all other provisions of this Agreement in all other respects shall remain valid and enforceable.

Customer Service. For all customer service information regarding the Card, please call us toll free at 1.800.985.4316, or write to: Card Services, 520 W. 103rd Street, #256, Kansas City, MO 64114.