

CEFCU® MY SPEND RELOADABLE MASTERCARD® AGREEMENT

ACCEPTANCE OF THIS AGREEMENT

This CEFCU My Spend Reloadable MasterCard Agreement, including the Schedule of Fees and Charges, and any other disclosures provided to you by us (collectively referred to as this “Agreement”), contain the terms and conditions which govern your CEFCU My Spend Reloadable MasterCard and Account. Please read this Agreement carefully and keep it for your records. Your Card is issued by CEFCU, pursuant to a license from MasterCard International Incorporated.

Throughout this Agreement: “**Card**” means the CEFCU My Spend Reloadable MasterCard issued by CEFCU to you which may not be embossed with your name (“non-personalized card”) or may be embossed with your name (“personalized card”); “**Account**” means your CEFCU My Spend Reloadable MasterCard account with CEFCU; “**Accountholder**” means the person who applied for the Account; “**Primary Cardholder**” means the person who received the Card at the request of the Accountholder and is authorized to use the Card and request additional Cards for Secondary Cardholders and is considered to be the sole owner of the Account; “**Secondary Cardholder**” means the person or persons who received the Card at the request of the Primary Cardholder and are authorized to use the Card; “**you**” and “**your**” means the Primary Cardholder and any Secondary Cardholder; “**we**”, “**us**”, “**our**” means FIS; “**CEFCU**” means Citizens Equity First Credit Union; “**FIS**” means a non-affiliated third party that provides Account set up and management, Card activation/registration, the Website for managing your Card, and support services for your Account and Card including receiving and processing your notice of loss, theft or unauthorized use of your Card and errors involving a transaction made with your Card; and, “**Website**” means the FIS My Account website at <https://www.cefcu.com/MySpend>.

PLEASE SIGN THE BACK OF YOUR CARD IMMEDIATELY. BY SIGNING, ACTIVATING AND REGISTERING, OR USING OR PERMITTING ANOTHER PERSON TO USE THE CARD, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT.

ABOUT YOUR CARD

Issuance of Card. A Card can be issued only if the Accountholder is a CEFCU member. A person is a CEFCU member if he/she is listed as the Primary Member on a CEFCU Savings Account.

Description of Account and Card. Your Card is a MasterCard general purpose reloadable prepaid card. Your Account does not constitute a savings, checking or other deposit account, will not earn dividends or interest and is not connected in any way to any other CEFCU account you may have. The Card is not a gift card and should not be used for gifting purposes. The Card is not a payroll card and cannot be used to make payroll to anyone. The Card is not a credit card and may not provide the same rights to you as those available in credit card transactions.

Secondary Cardholder(s). The Primary Cardholder may request an additional Card for a Secondary Cardholder. The maximum number of such additional Cards and Secondary Cardholders is two (2). The Primary Cardholder remains liable for any and all use of any additional

Card(s) he or she authorizes. The Primary Cardholder must notify us to revoke permission for any Secondary Cardholder he or she previously authorized to use the Card. If the Primary Cardholder notifies us to revoke a Secondary Cardholder's use of the Card, we may close your Account and issue a new Card with a different number.

NCUSIF Insurance. Subject to limitations explained in the NCUA's brochure titled "*Your Insured Funds*", your Account will be insured by the National Credit Union Share Insurance Fund once your Card has been activated and registered.

Card Expiration. Your funds will never expire, regardless of the expiration date on the front of your Card.

Issuance of Personalized Card. If you received a non-personalized Card initially, a personalized Card will be mailed to you after the Account has been loaded four times.

ACTIVATING/REGISTERING YOUR CARD

Before using your Card, you must activate and register your Card by signing into the Website and choosing the option "*Activate Card*" or by calling Customer Service at 855.657.8588. You should write down your Card number and the Customer Service number on a separate piece of paper in case your Card is ever lost or stolen. Both the Primary Cardholder and any Secondary Cardholder must activate and register their Card before it can be used. Your Account may not have full functionality and will not be protected by the MasterCard Zero Liability Policy described in the section labeled "*Loss, Theft or Unauthorized Use*" until your Card has been successfully activated and registered. At the time of activation and registration, for your protection and to satisfy regulatory requirements, you will need to provide us with personal information such your home or cell phone number, date of birth, social security number and zip code in order for us to verify your identity. Each Secondary Cardholder will also need to provide us with that personal information. If we cannot successfully complete the activation/registration process, you will be entitled to the funds in your Account by way of a balance refund, for which the fee, disclosed in the section labeled "*Schedule of Fees and Charges*", will be waived.

PERSONAL IDENTIFICATION NUMBER

A Personal Identification Number ("**PIN**") is a four-digit code that can be used to obtain cash over-the-counter through a participating financial institution or from an Automated Teller Machine ("**ATM**"), to obtain cash back at a point-of-sale ("**POS**") terminal or make a purchase transaction at a POS that bears the MasterCard acceptance mark without signing for the transaction. You will not receive a PIN with your Card. You will be given a PIN after you have activated and registered your Card. Only one (1) PIN will be issued for each Card. You should not write or keep your PIN with your 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 that anyone has gained unauthorized access to your PIN, including a Secondary Cardholder, you should advise us immediately by following the procedures described in the section labeled "*Loss, Theft or Unauthorized Use*".

MANAGING YOUR CARD ONLINE

After your Card is activated and registered, you should go to the Website and sign in. The first time you sign in you will be asked to designate a personal password that you will use thereafter as your My Spend Account login to sign in to the Website to check your available balance, reload your Card, find out if an ACH or direct deposit load has been made to your Account, view your transactional history, report a lost or stolen Card or to dispute transactions on your Account. You are responsible for keeping this password safe and you will need it every time you sign in to the portion of the Website that contains your personal Card data. Please notify us immediately if you believe that the security of your Card or password has been compromised. You agree: (i) to update your personal information, including your email address, as necessary, so that it remains accurate and complete; and, (ii) not to impersonate any other person, operate under an alias or otherwise conceal your identity.

MOBILE PHONE TEXT MESSAGES AND ALERTS

We can help you manage your Card when you sign up to receive mobile phone text message alerts (each “an Alert” and collectively “Alerts”) of one or more of the following activities on your Card: authorization approval; authorization decline; value load; and low balance (minimum threshold amount \$20.00) (each “an Activity”). To sign up for an Alert, go to the Website and log into your My Account Profile, open the Account Overview screen and choose the Alert option from the dropdown box. By signing up to receive one or more Alerts, you consent to receiving from us notifications via text messages on your mobile phone, including on the mobile phone number you provide us. If you sign up for an Alert, we will send you a real time text message to the mobile phone number you provide us every time there is an Activity on your Card for which you chose to receive an Alert. You acknowledge that Alerts will not be encrypted, and you agree to receive Alerts that may include confidential information pertaining to you or your Account. We reserve the right to suspend or discontinue the availability of Alerts at any time in our sole discretion and without prior notice.

Text functionality depends upon the configuration of your mobile phone and your phone plan. We can only provide an Alert to a mobile phone registered on a U.S. network and not to a fixed line telephone or a computer capable of receiving text messages. You may not be able to receive an Alert on your mobile phone outside the United States. Some older mobile phones may not be compatible with text messaging (the mobile phone you register with us to receive an Alert must be a digital mobile phone). You will be responsible to your phone carrier for the costs of any text messages you receive or send in connection with an Alert, including any text messages you receive or send on your mobile phone outside the United States.

Your access and use of Alerts may be interrupted from time to time for any of several reasons, including, without limitation, the malfunction of equipment, periodic updating of systems, maintenance or repair of servers or other actions that we, in our sole discretion, may elect to take. You understand and acknowledge that the telecommunications networks through which text messages are transmitted are outside our control and that we are not able to assist in resolution of problems with such networks. We are not responsible for any Alerts not received by you, or any

text reply messages we do not receive from you, or for any delay in the receipt or delivery of any Alert or text reply message.

If you let someone else use your mobile device, you agree that you may be giving them access to the Alerts. If you believe that your mobile phone has been stolen and that someone may attempt to use the Alerts without your consent, you should notify us at once by calling Customer Service at 855.657.8588. It is your sole responsibility to ensure that the mobile phone number you provide us is current and accurate. Changes to your mobile phone number can be made on the Website in your My Account Profile or by calling Customer Service at 855.657.8588. We are not responsible for any Alerts not received by you and other consequences if you do not provide us with your current and accurate mobile phone number.

LOADING YOUR CARD

Initial Loading. The Primary Cardholder may initially load funds to your Card, called “loading”. The Primary Cardholder will need to provide the teller with his or her name, account number, and either a check, a withdrawal slip on his or her CEFCU Savings or Checking account or cash. Funds will be verified by the teller and the deposit will be credited to your Account. The minimum initial loading amount is \$50.00. The maximum initial loading amount is \$3,000.00. The maximum amount of value that can reside on your Card at any time is \$5,000.00.

Reloading Your Card. The Primary Cardholder may reload your Card up to four (4) times per week. The minimum load amount is \$50.00 except for a load by direct deposit set up through the Website for which there is no minimum. The maximum load amount varies depending on the method of loading funds as follows: Cash, check or transfer from a Savings or Checking account at a CEFCU Member Center: \$3,000.00; Cash advance from a credit or debit card at a CEFCU Member Center: \$1,000.00; ACH transfer from a CEFCU Savings or Checking account on the Website: \$500.00; Transfer from a credit or debit card on the Website: \$500.00; Direct deposit set up through the Website: \$5,000.00. FIS and CEFCU reserve the right to accept or reject any request to reload the Card. Loads are subject to appropriate anti-fraud verification. Certain delays may be required to assure funds are available for loads prior to crediting your Account and making funds available to you.

Direct Deposits and CEFCU Demand Deposit Account ACH Transfers to Your Account. The Primary Cardholder may arrange to have direct deposits made to your Account by his or her employer. We will provide the Primary Cardholder our routing number and an Account number to provide to his or her employer. The routing number and Account number may be used for the purpose of initiating direct deposits to your Account only. You are not authorized to use the routing number and Account number to make a debit transaction from your Account. Debit transactions from your Account will be declined and your payment will not be processed and fees may apply. You may not arrange to have direct deposits of unemployment benefits, basic-needs benefits and child support payments from the State of California made to your Account. If you arrange to have any such direct deposits to your account and CEFCU is aware of such deposits, CEFCU will close your Account. Any remaining balance in the Account will be sent to the Primary Cardholder or deposited into the Primary Cardholder’s CEFCU Savings account. A fee may be imposed for refunding the remaining account balance. See the section labeled “*Schedule of Fees and Charges*”.

The Primary Cardholder may also arrange to have one-time or recurring Automated Clearing House (“ACH”) transfers made to your Account by a credit entry from a CEFCU deposit account. To do so, you must provide your CEFCU demand deposit account number along with CEFCU’s routing number, as well as instructions on frequency and dollar amount of the transfer, through the secure My Spend Account login.

If a credit entry such as a payroll deposit from your employer or transfer from a CEFCU demand deposit account is used to reload your Card, that credit entry may be transmitted through the ACH. We may accept a credit entry to your Account that was transmitted through the ACH and which is not subject to the Federal Electronic Fund Transfer Act. The law governing such credit entries is Article 4A of the Illinois Uniform Commercial Code and the Operating Rules of the National Automated Clearing House Associations (“NACHA”). Under the Operating Rules of NACHA, CEFCU is not required to give you next day notice of receipt of a credit entry to your Account, and CEFCU will not do so.

Your rights and obligations with respect to such credit entries will be construed in accordance with and governed by the laws of the State of Illinois. You agree to be bound by the provision of the NACHA Rules making payment of a credit entry by CEFCU to you provisional until receipt by CEFCU of final settlement for such credit entry and that any payment by CEFCU to your Account for a credit entry is provisional until receipt by CEFCU of final settlement for such credit entry through a Federal Reserve Bank or CEFCU otherwise has received payment.

If final settlement is not received, CEFCU is entitled to a refund from you of the amount credited to your Account and CEFCU may charge your Account for the amount credited and the party making payment to you via such credit entry will not be considered to have paid the amount of the credit entry to you. CEFCU may refuse to permit you to use your Card if there is not sufficient funds in your Account for CEFCU to obtain a refund of the amount credited until the full amount of the refund is remitted to CEFCU.

If you arrange to have direct deposits made to your Card Account at least once every sixty (60) days from the same person or company, you can call us at 855.657.8588 or log in to your Account information at the Website to find out whether or not the deposit has been made. You may cancel the direct deposit authorization at any time by sending a written notice to the transferor and providing the transferor and us sufficient time to act upon the notice before the next scheduled transfer date.

No Loading Through CO-OP Shared Branching. Loading is not available through CO-OP Shared Branching.

FUNDS AVAILABILITY

You will have access to funds loaded on your Card as follows: For loads at a CEFCU Member Center (cash, check or cash advance): immediately; direct deposit: initial reload eight business days, thereafter, three business days; online with a credit or debit card: immediately; online with ACH from CEFCU Savings/Checking: initial reload eight business days, thereafter three business

days. For purposes of this section, business days means Monday through Friday, excluding federal holidays even if we are open, and excluding Christmas Eve day.

USING YOUR CARD

Purchase Transactions. You may use your Card or Card number to purchase goods and services everywhere MasterCard Debit cards are accepted. When you use your Card or Card number to purchase goods or services or obtain a refund of a prior purchase as a credit to your Account, you may be asked by the merchant, or the terminal or card imprint machine screen may ask if the transaction is to be enabled as a “credit” or “debit”. You may enable the transaction as a “credit” or “debit”. If you want the transaction enabled as a “credit” transaction, you should so inform the merchant or select the screen option indicating “credit”, and you may then be required to sign to authorize the transaction. A transaction at a POS device where you sign an authorization for the transaction is called a “Signature-POS transaction”. If you do not inform the merchant that you want the transaction enabled as a “credit” or you select “debit” when prompted by the terminal screen, the transaction will be enabled as a “debit” transaction, which may require you to enter your PIN. A transaction at a POS device using your PIN is called a “PIN-POS transaction”. If you do not have enough funds loaded 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.

Cash Access and Balance Inquiry. With your PIN, you may use your Card to get cash and inquire about the balance in your Account at ATMs, through a participating financial institution or at a POS device through a participating merchant. ATM transactions are treated as cash withdrawal transactions. Any cash withdrawn from an ATM, over-the-counter through a participating financial institution or as cash back through a participating merchant will be subject to the limitations set forth in the section below labeled “*Cash Withdrawal Limitations*”. ATM withdrawals may also be subject to varying daily limits at the ATM owner’s discretion. Fees may be associated with the use of your Card and PIN to obtain cash and inquire about the balance in your Account. If you use your Card and PIN to get cash at a financial institution other than CEFCU, we will charge you an over-the-counter cash withdrawal fee. We do not charge you a fee to get cash over-the-counter at CEFCU or get cash or inquire about the balance in your Account at ATMs bearing the Money Center 24[®] acceptance mark (“in-network ATMs”). Cash withdrawals and inquiries made at ATMs bearing the MasterCard[®], Cirrus[®], or NYCE[®] acceptance mark (“out-of-network ATMs”) are subject to fees. For information about the fees, see the section labeled “*Schedule of Fees and Charges*”.

Uses Not Permitted. You agree that you will: (i) not use the Card at gambling websites or to purchase illegal goods or services; (ii) not use the Card for business purposes; and, (iii) not use the Card for a transaction that exceeds the value available on your Account. The Card may not be accepted by certain merchants whose goods or services are not legal for minors. For security reasons, some countries may be blocked from the usage of your Card. If you are traveling outside the country, contact Customer Service at 855.657.8588 before leaving to inquire about the countries in which you may use your Card and how to enable that usage. We may refuse to process any transaction that we believe may violate the law or the terms of this Agreement.

Transaction Frequency Limitations. You are limited in the number of ATM transactions you may initiate using your Card on any one business day to twenty-five (25). You are limited in the number of combined PIN-POS and Signature-POS transactions you may initiate at POS terminals using your Card on any one business day to fifty (50). All PIN-POS transactions and Signature-POS transactions will represent a transfer to or from your Account. For purposes of this section, business day means Monday through Friday, excluding federal holidays even if we are open, and excluding Christmas Eve day.

Purchase Amount Limitations. You may not use your Card or Card number to make purchases that in the aggregate exceed \$5,000.00 per day. If a merchant attempts to process a transaction for more than the value available on your Account, or if the transaction will cause the daily limit of \$5,000.00 to be exceeded, then the transaction will be declined. Unusual or multiple purchases may prompt a merchant inquiry or Card suspension to allow us to investigate such unusual activity.

Cash Withdrawal Amount Limitations. Use of your Card and PIN to get cash at ATMs, over-the-counter through a participating financial institution or cash back at a POS device through a participating merchant is subject to the following withdrawal amount limitations:

- ATM (other than an International ATM): Withdrawal may not exceed \$500.00 per transaction or \$1,000.00 per day. The minimum withdrawal per day is \$10.00.
- International ATM (ATM located outside the U.S., Puerto Rico and the U.S. Virgin Islands): Withdrawal may not exceed \$600.00 per transaction or \$1,000.00 per day. The minimum withdrawal per day is \$10.00.
- Over-the-Counter: Withdrawal may not exceed \$2,500.00 per transaction or \$2,500.00 per day. The minimum withdrawal per day is \$10.00.
- Cash Back: Withdrawal may not exceed \$100.00 per transaction subject to merchant restrictions or \$100.00 per day.

The daily limits are subject to additional limitations imposed by the ATM operators, financial institutions and merchants.

Merchant Authorization Holds. When you use your Card or Card number to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your Card's funds for the amount indicated by the merchant (which may be more than the final settled transaction amount). We also may add an amount for certain merchants to ensure that sufficient funds will be available to cover the final transaction. Transactions at certain merchants that authorize high dollar amounts, especially rental car companies and hotels, may cause an "authorization" or "hold" on your available balance for up to thirty (30) days. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your Account for the correct amount of the final transaction, however, and will release the hold on any excess amount when the transaction finally settles.

Negative Balance. At the time a transaction is presented to us for authorization, we will not authorize a transaction that exceeds the value available on your Account. Because you may be assessed transaction fees even if a transaction is declined, it is possible for a rejected transaction to cause your Account to have a negative balance and be overdrawn. You will not be charged an overdraft fee if your Account balance is overdrawn. However, neither we nor CEFCU extend credit, so if your Account becomes overdrawn, you agree to pay CEFCU the overdrawn amount immediately, without further demand. CEFCU may deduct the overdraft amount from any current or future funds on this or any other Account you activate or maintain. If your Account has a zero or negative balance, CEFCU may, at its option, cancel your Account without notice.

Preauthorized Payments from Your Card. You can use your Card number to make preauthorized recurring payments to merchants i.e., payments that are automatically charged to your Card each month (for example, to pay a gym membership), by making appropriate arrangements with the merchant and providing the merchant certain additional information such as your name on the Card, the Card expiration date and the 3 digit security code on the back of your Card. Your Card must be registered before you can use your Card number to make preauthorized recurring payments to a merchant.

If you use your Card number to make preauthorized recurring payments to a merchant, you must make sure that the value available on your Card at the time the transaction is presented to CEFCU each billing period is sufficient to cover the transaction because your Card does not have overdraft protection and neither we nor CEFCU extend credit on your Card. You have several options to make sure that the value available on your Card at the time the transaction is presented to CEFCU each billing period is sufficient to cover the transaction. For example, you can monitor your Account and load funds or the Primary Cardholder can arrange to have direct deposits made to the Account by his or her employer or ACH transfers made to the Account from a CEFCU deposit account each billing period timed so that you have access to the funds when the transaction is presented to CEFCU. See the Section labeled “FUNDS AVAILABILITY” for when you will have access to funds loaded on your Card by direct deposit or by ACH transfer from a CEFCU deposit account.

If the amount of the recurring payment and any applicable fee exceeds the value available on your Card at the time the transaction is presented to CEFCU, the transaction will be declined and the merchant that you authorized to submit that recurring payment may suspend or cancel your service.

If you want to stop or change a preauthorized recurring payment to a merchant, you must contact the merchant and arrange to stop or change the recurring payment before it is submitted to FIS.

Refunds for Purchases Made with the Card. Any refund for goods or services purchased with the Card Account may be made, subject to the merchant’s policies, in the form of a credit to the Card, cash back, or a merchant credit. You are not entitled to receive a cash refund.

Disputes with Merchants. Neither we nor CEFCU are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you purchase from others with a Card. All such disputes should be addressed to the merchants from whom the goods and services were purchased.

Reversal. Point of sale transactions cannot be reversed. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold of funds equal to the estimated purchase amount, for up to seven (7) days.

Inactivity. If you do not use your Card to complete a transaction and you do not reload your Account for twelve (12) consecutive months (“Account Inactivity”), your Account will be charged an inactivity fee on the first day of the first calendar month following the expiration of that twelve (12) consecutive month period and on the first day of each calendar month thereafter. The inactivity fee will be assessed in addition to the monthly fee. After twenty-four (24) consecutive months of Account Inactivity, your Account will be closed and all Cards will be deactivated and any remaining balance in the Account will be sent to the Primary Cardholder or deposited into the Primary Cardholder’s CEFCU Savings account. See the section labeled “*Schedule of Fees and Charges*” for the amount of the inactivity fee and monthly fee.

SCHEDULE OF FEES AND CHARGES

We will charge you, and you agree to pay, the fees and charges set forth in the Schedule of Fees and Charges below. We generally deduct fees and charges from the Account at the time a fee or charge is incurred. The owners of ATMs or other networks may impose an additional charge to use their terminals. Such other fees and charges may be deducted from your Account. If you request a service that is not included in the Schedule of Fees and Charges and there is a fee for such service it will be disclosed at that time, and you agree that any such fee may be deducted from your Account.

Fee description	Amount	Details
Get started		
Card purchase fee	\$5.95	
CEFCU Savings account required	\$55.00	Initial minimum \$50 deposit required, plus membership share with a \$5.00 par value.
Monthly usage		
Monthly fee	\$3.95	
Add money		
Direct Deposit	Free	Direct deposits from CEFCU Savings/Checking accounts, non-CEFCU accounts and payroll.
Cash, check or account transfer	Free	Reload at a CEFCU Member Center/transfer from CEFCU Savings/Checking accounts.
Online transfer	Free	Reload from your CEFCU Savings/Checking accounts or credit/debit cards; or non-CEFCU accounts or payroll.
Spend money within the U.S.		
Per purchase with PIN	Free	
Per purchase with signature	Free	
Get cash		
ATM withdrawal, in-network	Free	“In Network” refers to the Money Center 24 [®] ATM network. Locations can be found at

		cefcu.com. You will not be charged a fee by CEFCU.
ATM withdrawal, out-of-network (domestic)	\$2.00	“Out of Network” refers to all the domestic ATMs outside of the Money Center 24 [®] ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
ATM withdrawal, out-of-network (international)	\$3.00	“Out of Network” refers to all the international ATMs outside of the Money Center 24 [®] ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Over-the-counter cash withdrawal	\$2.00	At a financial institution other than CEFCU. The other financial institution’s fees may also apply.
Information		
Customer service 1.855.657.8588	\$.50	Per call with live Representative.
Online inquiry	Free	
ATM balance inquiry, in-network	Free	“In Network” refers to the Money Center 24 [®] ATM network. Locations can be found at cefcu.com.
ATM balance inquiry, out-of-network (domestic)	\$2.00	“Out of Network” refers to all the domestic ATMs outside of the Money Center 24 [®] ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
Replacement Card	\$15.00	Per Card. Card will arrive within 5-7 business days.
Secondary Cards (up to two)	\$4.95	Per Secondary Card. Card will arrive within 5-7 business days.
Expedited replacement Card service	\$30.00	Card will arrive within 2 business days.
Account history fee	\$2.00	Paper statement mailed.
Deposited Item Return Fee	\$10.00	Per check or ACH used to load your Account that is returned unpaid.
Inactivity	\$5.00	You will be charged this fee each month after you have not completed a transaction using your Card or reloaded your Account for 12 consecutive months.
Account closing/balance refund	\$10.00	Processed within 2 business days.
Spend money outside the U.S.		
Each international transaction-currency conversion	2.0%	Of total transaction amount.
International ATM balance inquiry	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.

This Card provides NCUSIF insurance.

Contact us by calling 855.657.8588, by mail at: Cardholder Services P.O. Box 7235 Sioux Falls, S.D. 57117-7235, or visit the Website.

For more info about prepaid cards, visit consumerfinance.gov/prepays. If you have a complaint about prepaid cards, call 1.855.411.2372 or visit consumerfinance.gov/complaint.

FOREIGN TRANSACTIONS

If you use your Card for a transaction in a currency other than U.S. dollars, the amount deducted from your Account will be converted by the MasterCard International Incorporated Card Association into U.S. dollars, using either (1) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives or (2) the government-mandated rate in effect for the applicable central processing date. The currency conversion rate for the applicable central processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted to your Account. If a credit is subsequently given for a transaction and has a different central processing date, then the exchange rate of the credit may be greater or less than that of the original transaction. You agree to accept the converted amount in U.S. Dollars. If you use your Card and PIN to obtain a Cash Advance at an ATM that involves a multi-national or worldwide automated teller machine network switch and involves a currency other than U.S. Dollars, the transaction will be converted to U.S. Dollars, generally using either (1) a government-mandated rate, or (2) a wholesale market rate in effect the day before the transaction processing date. The currency conversion rate used on the processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted to your Account. ATM withdrawal, out-of-network (international) and International transaction currency conversion fees apply for international transactions in a currency other than U.S. dollars as set forth in the Section labeled “*Schedule of Fees and Charges*”. In addition, if you use your Card and PIN to get cash in an international transaction which is defined as a transaction where the country in which the transaction was completed i.e., location of the merchant, ATM, financial institution or business, is other than the United States, Puerto Rico and the U.S. Virgin Islands, even if the transaction currency is the U.S. Dollar, you agree to pay us the ATM withdrawal, out-of-network (international) fee as set forth in the Section labeled “*Schedule of Fees and Charges*”.

RECEIPTS AND TRANSACTION HISTORY

Receipts. You should get a receipt from the ATM, financial institution or merchant at the time you make a purchase using your Card or Card number or obtain cash using your Card and PIN. Please note there are some merchants that choose not to provide a receipt and you may not get a receipt at ATMs including the in-network ATMs if the amount of the transaction is \$15 or less.

Card Account Balance and Transaction History. You can obtain information about the current available balance in your Account by calling Customer Service at 855.657.8588. You will be assessed a fee to check your balance by calling Customer Service and speaking to a live representative. See the section labeled “*Schedule of Fees and Charges*”. You may also obtain your balance information, along with a 60-day history of your account transactions, at no charge through

the Website using your secure My Spend Account login. You also have the right to obtain a 60-day written history of account transactions by calling CEFCU at 1.800.633.7077 or by writing us at P.O. Box 1715 Peoria, IL 61656-1715. You may be assessed a fee for obtaining this written history. See section labeled “*Schedule of Fees and Charges*”.

CANCELLATION AND SUSPENSION

CEFCU reserves the right, in its sole discretion, to limit your use of the Card. CEFCU may refuse to issue a Card or may suspend your Card and Account privileges or revoke your Card and terminate this Agreement with or without cause or notice, other than as required by applicable law. You may, at any time, terminate this Agreement and cancel the use of your Card by calling us toll-free at 855.657.8588. Suspension of your Account privileges by CEFCU or termination of this Agreement by CEFCU or by you will not affect any of CEFCU’s rights or your obligations arising under this Agreement prior to the suspension or termination. You agree not to use or allow others to use an expired, revoked, cancelled, suspended or otherwise invalid Card. If CEFCU cancels or suspends your Account privileges through no fault of yours, you will be entitled to a refund of any remaining balance, as provided in this Agreement.

CARD EXPIRATION/SETTLEMENT

Subject to applicable law, you may use the Card only through its expiration date, which is stated on the front of the Card. If you attempt to use the Card or add funds to your Account after the expiration date, the transactions may not be processed. If there is a balance remaining in your Account upon expiration, a new Card may be issued to you. You must activate any newly issued Card in order to access the funds in your Account. If we do not choose to issue a new Card to you or if we cancel your Account for any reason, we will attempt to refund to you the balance remaining in your Account less any amounts owed to us (e.g., fees and charges). Any remaining balance in the Account will be sent to the Primary Cardholder or deposited into the Primary Cardholder’s CEFCU Savings account. A fee may be imposed for refunding the remaining account balance. See the section labeled “*Schedule of Fees and Charges*”.

DEFAULT/COLLECTION

CEFCU may close your Account and require you to return your Card and to pay your total obligations immediately and without prior notice if CEFCU is served with any garnishment, attachment, execution or other process issued against the Primary Cardholder, or in the event of the Primary Cardholder’s death, insolvency or bankruptcy; or if you fail to honor any term of this Agreement, including failing to pay any amount you owe to CEFCU when it is due or using the Card or Account for an illegal purpose or transaction. If CEFCU requires the services of a third party to collect the amounts you owe to CEFCU, or to retrieve the Card from you, CEFCU may add the cost of these services to the amounts you owe and you agree that you will pay CEFCU all of these costs relating to the collection or retrieval which CEFCU may incur, including reasonable attorneys’ fees and legal expenses.

LOSS, THEFT OR UNAUTHORIZED USE

You will inform us immediately by telephone and/or in writing about any actual or suspected loss, theft or unauthorized use of your Card, account number or PIN. Notify us in writing at: Cardholder Services P.O. Box 7235 Sioux Falls S.D. 57117-7235 or through the Website using your secure My Spend Account login, and/or by phone toll-free at 855.657.8588, of the loss, theft or possible unauthorized use. You agree that CEFCU and FIS will consider that all transactions have been authorized by you until you advise CEFCU and FIS otherwise.

If your Card is lost or stolen, under the MasterCard Zero Liability Policy, if the requirements described below are satisfied, you will not be held responsible for unauthorized transactions on your Account, both through POS and ATM, that take place on the MasterCard network. This zero liability applies to unauthorized purchases made in store, over the telephone, online, or via a mobile device. You will not be held responsible for those unauthorized purchases if:

- (1) You have registered your Card;
- (2) You have used reasonable care in protecting your Card from loss or theft; and,
- (3) You have promptly reported to us when you knew that your Card was lost or stolen.

However, you must identify for us the unauthorized purchases from which you received no benefit. We may ask for your assistance with our investigation by providing us information in writing to help us find out what happened.

ERROR RESOLUTION PROCEDURES

If you think there is an error involving a transaction made with your Card such as a purchase you didn't make or an incorrect amount charged to your Account please call us toll-free at 855.657.8588, contact us through the Website using your secure My Spend Account login, or write us at: Cardholder Services P.O. Box 7235 Sioux Falls, S.D. 57117-7235. If you tell us orally, we may require you to send your claim or question in writing within 10 business days. If we ask you to put your claim or question in writing and we do not receive it within 10 business days, we may not re-credit your Card.

We must hear from you no later than sixty (60) days after the transaction posted to your Account or you obtained the receipt on which the error or problem appeared. You must provide the following information:

- Your name and Card number;
- A description of the error or the 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;
- The dollar amount of the suspected error; and
- The date, time and location of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, we may take up to forty-five (45) calendar days to investigate your claim or question. If we need to do this we will provisionally

credit your Card within ten (10) business days for the amount you think is in error, so that you will have use of the money while we complete our investigation.

We will tell you the results within ten (10) business days after completing our investigation. If we decide that there was no error, we will reverse any provisional credit we made to your Card and send you a written explanation. You may ask for copies of documents that we used in our investigation.

OUR LIABILITY FOR FAILING TO MAKE TRANSFERS

If CEFCU and FIS do not complete a transaction to or from your Account on time or in the correct amount according to our Agreement with you, CEFCU and FIS may be liable for your losses or damages up to the amount of the transaction. However, there are some exceptions. CEFCU and FIS will not be liable, for instance:

- (1) If, through no fault of ours, an ATM or merchant does not honor your Card;
- (2) If, through no fault of ours, you do not have enough money available on your Card to make the purchase or withdrawal;
- (3) If a computer system, ATM, or POS terminal was not operating properly and that information was disclosed to you at the time you initiated the transaction;
- (4) If circumstances beyond our control (such as fire, flood, terrorist attack or national emergency) prevent the transaction, despite reasonable precautions that we have taken;
- (5) If your Card has been reported as lost or stolen, if your Account has been suspended by us, or we have reason to believe the transaction is not authorized by you; or
- (6) As otherwise provided in this Agreement.

NOTICES/CHANGES OF INFORMATION RELATING TO YOU

We will send Cards and other notices to you at the most current mailing address shown in our records. If you change your name, address, or other information that we may need to keep our records up to date, you will promptly tell us in writing, or by any other means which we may permit.

CHANGING THIS AGREEMENT

We may change this Agreement at any time. The amendment may change the fees or charges or other terms of this Agreement and can, to the extent the law permits, and indicated in the notice to you, apply to any future transactions on your Account. We may add or delete any term of this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). Notice of an amendment will, except as otherwise required by law, be given to you at least fifteen (15) calendar days before the effective date of the amendment. Notice of the amendment may, except as otherwise required by law, be given in *The Teller*, or other similar, regular member communication sent to you, or by notice in any flyer sent to you.

TELEPHONE MONITORING AND RECORDING

CEFCU and FIS, and if applicable, our agents, may listen to and record your telephone calls with us for our mutual protection and to confirm our discussions and agreements with you. You agree that CEFCU and FIS, and if applicable, our agents, may do so, whether you or we initiate the telephone call.

QUESTIONS OR CONCERNS ABOUT YOUR ACCOUNT

If you have a question or concern about your Account, please contact us by telephone toll-free at: 855.657.8588.

YOUR PERSONAL INFORMATION

You agree that CEFCU and FIS can use the personal information that you provided to either CEFCU or FIS to activate and register your Card or to update your personal information for their business purposes, including, but not limited to, updating your personal information in either of their records, facilitating refunds if your Card is lost or stolen, enhancing usage at merchants that may require zip code authorization, and aiding in collection of a negative balance on your Account.

You agree that CEFCU may release personal data and information concerning you to MasterCard International, the members of MasterCard International, or their respective contractors for the purpose of providing Card replacement services and to credit reporting agencies, to the extent not otherwise prohibited by Federal or State law.

You agree that CEFCU may release personal data and information concerning you, your account and transactions on your account to its contractors and/or service providers as necessary to effect, administer or enforce a transaction on your Account that you requested or authorized and/or in connection with maintaining or servicing your Account and/or to the extent permitted or required by Federal or State law.

ENFORCING THIS AGREEMENT

CEFCU and FIS can delay enforcing or not enforce any of our rights under this Agreement without losing our right to enforce them in the future. If any of the terms of this Agreement are found to be unenforceable, all other terms will remain in full force.

ASSIGNMENT

CEFCU and FIS may transfer any or all of our rights under this Agreement, by way of assignment, sale or otherwise. If we do, we may disclose your personal information and other information concerning your Account to anyone to whom we transfer our rights. You consent to us sharing your personal information in this manner.

GOVERNING LAW

This Agreement is made in Peoria, Illinois and will be governed by and interpreted in accordance with the laws of the State of Illinois and the Federal laws applicable therein, without regard to conflict of laws provisions. You agree that Peoria, Illinois is the

appropriate jurisdiction for all actions brought by you or by us in respect to this Agreement and the relationship contemplated herein. You also agree that it is appropriate for us to commence an action in Peoria, Illinois in respect of the recovery of amounts due pursuant to this Agreement.