

("Employer Information"). You further agree to promptly update all your Employer Information whenever the information provided to us is no longer accurate. You can update your information by clicking on the settings link after you login. If you need help in changing your information, please email us at chsupport@juiceforbusiness.com. Program Manager is not responsible for any payment processing errors or fees or other Services-related issues arising from your failure to keep your Profile Information current.

In order to allow you to use the Earned Advance Feature, Program Manager may be required to verify your identity and your employment details. You authorize us to make any inquiries we consider necessary to validate your identity and employment details. These inquiries may include asking you for further information, requiring you to provide a taxpayer identification number, requiring you to take steps to confirm ownership of your email address or financial instruments, ordering a credit report, obtaining relevant employment details from your employer, or verifying information you provide against third party databases or through other sources. If you do not provide this information or we cannot verify your identity, we can refuse to allow you to use the Feature.

Disclosure and Consent to Electronic Communications

You understand and agree that you are entering into these Feature Terms electronically and that certain categories of information ("Communications") may be provided by Program Manager to you by electronic means (i.e., via email, through the Service by displaying links to notices generally on the Site, or to your mobile device), unless and until you withdraw your consent as described below. The categories of Communications that may be provided by electronic means include:

- these Feature Terms of Service and any amendments, modifications, or supplements;
- records of your Earned Pay Advance-connected transactions, including payment histories and transaction confirmations;
- disclosures or notices provided in connection with Earned Pay Advance, including any required by federal or state law (including initial disclosures, periodic statements, periodic and annual error resolution notices, initial and annual privacy notices, opt-out notices, and change-in-terms notices);
- any customer service communications, including communications with respect to claims of error or unauthorized use of Earned Pay Advance; and
- any other communication related to Earned Pay Advance.

Although we reserve the right to provide Communications in paper format at any time, you agree that we are under no obligation to do so. All Communications in either electronic or paper format will be considered to be "in writing." You should print a paper copy of these Feature Terms of Service and any Communication that is important to you and retain the copy for your records. If you do not wish to receive these Terms of Service or the Communications electronically, you may not use the Feature.

If you have activated the Earned Pay Advance Feature with us and you wish to withdraw your consent to have Communications provided electronically, you must de-activate the Feature by contacting chsupport@juiceforbusiness.com and stop using the Feature. Any fees to de-activate the Feature are disclosed in the terms and conditions your **Juice Prepaid Mastercard**. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Service

Program Manager offers various tools and functions that enable you to request an Earned Pay Advance and for us to assess your eligibility to receive Earned Pay Advance based on the then current eligibility requirements established and enforced by Program Manager.

Notwithstanding your meeting the eligibility criteria established, for as long as we determine to be necessary or appropriate. We may elect not to fund your Advance request should your deposit or repayment history or other factors, in our sole judgment, jeopardize your ability to fund repayment of any outstanding prior or potential future Advance.

Eligibility

Earned Pay Advances are issued at the discretion of Program Manager. At a minimum, the cardholder must meet ALL of the following "Eligibility Requirements" to be eligible:

- Be currently employed and receive direct deposit on a verified Card Account
- Maintain active Card Account in good standing for at least the past 35 days
- Have an average payroll deposit of \$400 or more over the past 3 months
- Have no current outstanding Accesses (including requested advance)
- Have not defaulted on any current or past outstanding Accesses

Repayment of Advances

Advances shall be repaid over the course of two (2) payroll deposit cycles. Repayment is due for one-half of your current outstanding Advance on the scheduled date of next payroll direct deposit following that Advance. Repayment is then due for the remainder of that outstanding Advance upon the second subsequent payroll deposit. Program Manager reserves the right to charge your Card Account at any time on or after the day the paycheck associated with your Earned Pay is expected to deposit into your account, however, Program Manager will attempt to avoid charging your Card Account if Program Manager has received a valid payment extension request, or, alternatively, if it has reason to believe your Card Account will not contain sufficient funds to cover the value of the Earned Pay in the pay period. Program Manager's failure to charge your Card Account for Earned Pay within a set amount of time does not constitute a waiver of its right to charge you for such funds.

Repayment Extensions

You may request a one-time per-Advance repayment extension. Upon receipt of your request, Program Manager shall defer the repayment of your Advance for one (1) payroll cycle. Program Manager shall debit your Account for the applicable extension fee upon approval of your request (See "Fees" section below).

Fees

THE FEES RELATING TO THE EARNED PAY ADVANCE FEATURE ARE SET FORTH IN THE "SCHEDULE OF FEES AND CHARGES (SCHEDULE A)" ATTACHED TO THIS AGREEMENT AND INCORPORATED HEREIN BY REFERENCE. FEES INCURRED PURSUANT TO THE TERMS OF THIS AGREEMENT WILL BE WITHDRAWN FROM YOUR CARD ACCOUNT AND WILL BE ASSESSED SO LONG AS THERE IS A REMAINING BALANCE IN YOUR CARD ACCOUNT, UNLESS PROHIBITED BY LAW. You agree to pay all fees associated with the Card. We may from time to time amend the Fee Schedule at our sole discretion as set forth in the Section of this Agreement titled "Amendment and Cancellation."

Your Use of the Feature

Your right to access and use the Earned Pay Advance Feature is personal to you and is not transferable by you to any other person or entity.

When your Feature have been activated, for valuable consideration, you warrant that you are actively employed, meet the then current "Eligibility Requirements" outlined in Schedule A attached hereto and that your accrued earned pay ("Earned Pay") is just and due and that you have not received payment for the Earned Pay or any part thereof from anyone else. You further warrant that if you receive payment for the assigned Earned Pay, including by your employer, you will transfer those payments, or permit those payments to be transferred to Program Manager.

By activating the Feature, you authorize Program Manager to initiate debit and credit entries to your Card Account to fund your Earned Pay Advance and to charge your Card Account, for all payments due. You agree to maintain a balance that is sufficient to fund all payments you initiate. You represent and warrant that you have the right to authorize us to charge you for payments due to us under these Terms. You will indemnify and hold Program Manager harmless from any claims by any other owner of the Card Account. If we are unable to access funds from your Card Account to complete a payment that is owed to Program Manager, you agree that:

- you will reimburse Program Manager immediately, upon demand, the transaction amount to the extent that it was not collected by Program Manager, to the extent that you have funds associated with Earned Pay Advances previously credited to your Card Account;
- you will reimburse Program Manager for any fees imposed on us as a result of the failed transaction; and
- you will reimburse Program Manager for any fees we incur in attempting to collect the amount of the failed transaction from you.

Program Manager's authorization to initiate debit and credit entries to your Card Account shall remain in full force and effect until you revoke your authorization. If you wish to revoke your authorization, you may do so by contacting Program Manager at least two (2) business days before the day the transaction is scheduled and stop using the Feature. Please note that your revocation of authorization when transactions are pending could result in delays to your receipt of funds and additional charges owed by you to Program Manager. You are responsible for any costs or damages related to the timing of authorization revocation.

Program Manager is not responsible for any overdraft fees, over-the-limit fees, or insufficient fund charges (including finance charges, late fees, or similar charges) that result from your failure to maintain a balance or available credit in the Card Account that is sufficient to fund all payments you initiate.

Your access and use of the Feature may be interrupted from time to time for any of several reasons, including the malfunction of equipment, periodic updating, maintenance or repair of the Feature, or other actions that Program Manager, in its sole discretion, may elect to take. In no event will Program Manager be liable to any party for any loss, cost, or damage that results from any period of downtime of the Feature.

Modification

Program Manager reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Feature with or without notice, except where required by law. We reserve the right to change the Feature, including applicable fees, in our sole discretion and from time to time. In such event, if you are a member to the Feature, we will provide notice to you. If you do not agree to the changes after receiving a notice of the change to the Feature, you may stop using the Feature. Your use of the Feature after you are notified of any change(s) will constitute your agreement to such change(s). You agree that Program Manager shall not be liable to you or to any third party for any modification, suspensions, or discontinuance of the Feature.

No Unlawful or Prohibited Use

As a condition of your use of the Feature, you represent and warrant to Program Manager that you will not use the Earned Advance Feature for any purpose that is unlawful or prohibited by the Feature Terms of Service.

You agree that you will not:

- request an Earned Advance that you do not have the complete right, title and interest in or for which you have already received payment;
 - use the Feature in any manner that could damage, disable, overload, or impair its operation;
 - obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Feature;
 - access the Feature by any means other than through the interface that is provided by Program Manager for use in accessing the Feature;
 - use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search the Feature; or
 - attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of the Feature.
- If Program Manager, in its sole discretion, believes that you may have engaged in any activities restricted by these Feature Terms of Service or by law, we may take various actions to protect Program Manager, other users, and other third parties from fees, fines, penalties, and any other liability. The actions Program Manager may take include the following:
- it may request that the Issuer close, suspend, or limit your access to your Card Account or we may limit your ability to use the Feature;
 - it may update inaccurate information you provided us;
 - it may refuse to allow you to use the Feature in the future;
 - it may take legal action against you; however, Program Manager will not engage in collection efforts to collect payments due to us, including but not limited to (a) attempting collection from assets other than your Card Account; (b) seeking to offset your debt from assets other than your Card Account; or (c) selling your debt to a debt collector. Further, Program Manager will not report your repayment history to a credit bureau; and
 - it may hold you liable to Program Manager for the amount of Program Manager's damages caused by your violation of these Terms of Service.

Program Manager, in its sole discretion, reserves the right to terminate these Earned Advance Feature Terms of Service, access to this Feature for any reason and at any time with or without notice to you, except where required by law.

Program Manager's Intellectual Property Rights

All content included or available in connection with the Feature, including any and all materials, information, text, data, contents, names, trade names, trademarks, trade dress, service marks, layout, logos, designs, images, graphics, illustrations, artwork, icons, photographs, displays, sound, music, video, animation, organization, assembly, arrangement, interfaces, databases, technology, and all intellectual property of any kind whatsoever (collectively, the "Content") and the selection and arrangement thereof is owned exclusively by Program Manager or the licensors or suppliers of Program Manager and is protected by U.S. and international copyright and other intellectual property laws. All rights are hereby reserved. Without limiting the foregoing, no Content on the Sites may be copied, reproduced,

distributed, published, or distributed in any form or by any means whatsoever without the express prior written permission of Program Manager or the appropriate licensor or supplier.

Any feedback, questions, comments, suggestions, ideas, or the like that you send to Program Manager will be treated as being non-confidential and nonproprietary, and Program Manager will be free to use such information for any purpose whatsoever including developing, manufacturing, and marketing products and services incorporating the information.

Disclaimer of Presentation and Warranties

THE FEATURE, INFORMATION, DATA, AND ALL CONTENT IS OFFERED AND MADE AVAILABLE ON AN "AS IS" AND "AS AVAILABLE" BASIS. PROGRAM MANAGER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE CONTENT OR OPERATION OF THE FEATURE. YOU EXPRESSLY AGREE THAT YOUR USE OF THE FEATURE IS AT YOUR SOLE RISK.

PROGRAM MANAGER MAKES NO REPRESENTATIONS, WARRANTIES OR GUARANTEES, EXPRESS OR IMPLIED, REGARDING THE ACCURACY, RELIABILITY, COMPLETENESS, OR CONTINUED AVAILABILITY OF THE CONTENT ON THE FEATURE, AND EXPRESSLY DISCLAIMS ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, OR FITNESS FOR A PARTICULAR PURPOSE. PROGRAM MANAGER MAKES NO REPRESENTATION, WARRANTY, OR GUARANTEE THAT THE CONTENT THAT MAY BE AVAILABLE THROUGH THE FEATURE IS FREE OF BUGS, DEFECTS, OR ERRORS, OR INFECTION FROM ANY VIRUSES OR OTHER CODE OR COMPUTER PROGRAMMING ROUTINES THAT CONTAIN CONTAMINATING OR DESTRUCTIVE PROPERTIES OR THAT ARE INTENDED TO DAMAGE, SURPRETTITIOUSLY INTERCEPT, OR EXPROPRIATE ANY SYSTEM, DATA, OR PERSONAL INFORMATION.

THE FEATURE IS NOT INTENDED TO PROVIDE LEGAL, TAX, OR FINANCIAL ADVICE. PROGRAM MANAGER IS NOT A FINANCIAL PLANNER, BROKER, OR TAX ADVISOR. The Feature is intended only to assist you in your financial choices and decision-making and is broad in scope. Before making any final decisions or implementing any financial strategy, you should consider obtaining additional information and advice from your accountant or other financial advisers who are fully aware of your individual circumstances.

You understand and agree that any alerts provided to you through the Feature may be delayed or prevented by a variety of factors. Program Manager makes commercially reasonable efforts to provide alerts in a timely manner with accurate information, but we cannot guarantee the delivery, timeliness, or accuracy of the content of any alert. Program Manager shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance on an alert, except where required by law.

Limitation of Liability

PROGRAM MANAGER SHALL IN NO EVENT BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, LIQUIDATED, OR PUNITIVE DAMAGES YOU MAY INCUR IN CONNECTION WITH THE FEATURE, YOUR USE THEREOF, OR ANY OF THE USER SUBMISSIONS, INFORMATION, DATA, OR OTHER MATERIAL TRANSMITTED THROUGH OR RESIDING ON THE SITES, OR ANY ERRORS, DEFECTS, INTERRUPTIONS, DELETIONS, OR LOSSES RESULTING THEREFROM, INCLUDING LOSS OF PROFIT, REVENUE, OR BUSINESS, ARISING IN WHOLE OR IN PART FROM YOUR ACCESS TO OR USE OF THE EARNED ADVANCE FEATURE, EVEN IF PROGRAM MANAGER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, UNLESS OTHERWISE EXPRESSLY SET FORTH IN THESE TERMS OF SERVICE, PROGRAM MANAGER'S LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO US \$500.00 (FIVE HUNDRED UNITED STATES DOLLARS).

YOU DISCLAIM ANY AND ALL LIABILITY THAT ANY THIRD PARTY MAY HAVE ARISING OUT OF OR RELATING TO YOUR USE OF THE FEATURE OR THESE TERMS OF SERVICE AND FURTHERMORE, TO THE EXTENT PERMITTED BY LAW YOU AGREE TO (1) WAIVE AND RELEASE ANY SUCH CLAIMS THAT YOU THEN OR THEREAFTER MAY HAVE AGAINST ANY THIRD PARTY ARISING OUT OF OR RELATING TO YOUR USE OF THE FEATURE OR THESE TERMS OF SERVICE REGARDLESS OF THE NATURE OR BASIS OF SUCH CLAIM OR WHETHER SUCH CLAIM IS BASED ON CONTRACT, TORT, OR OTHER THEORY OR BASIS, AND (2) AGREE THAT YOU WILL NOT ASSERT, PROSECUTE, OR MAINTAIN ANY CLAIM AGAINST ANY THIRD PARTY ARISING OUT OF OR RELATING TO YOUR USE OF THE FEATURE OR THESE TERMS OF SERVICE.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. IN SUCH STATES, LIABILITY IS LIMITED TO THE EXTENT PERMITTED BY LAW. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS OF THIS SECTIONS AND THE PREVIOUS SECTION MAY NOT APPLY TO YOU.

35. Indemnification of Program Manager

You shall defend, indemnify and hold harmless Program Manager and its officers, directors, shareholders, and employees, from and against all claims and expenses, including but not limited to attorney's fees, in whole or in part arising out of or attributable to any breach of these Terms of Service by you.

36. Governing Law & Forum for Disputes

These Terms of Service, and your relationship with Program Manager under these Terms of Service, shall be governed by the laws of the State of New York without regard to its conflict or choice of law's provisions. Any dispute with Program Manager, or its officers, directors, employees, agents or affiliates, arising under or in relation to these Terms of Service shall be resolved exclusively through the small claims court within the county of New York, New York, except with respect to imminent harm requiring temporary or preliminary injunctive relief in which case Program Manager may seek such relief in any court with jurisdiction over the parties. You understand that, in return for agreement to this provision, Program Manager is able to offer the Feature at the terms designated, and that your assent to this provision is an indispensable consideration to these Terms of Service.

You also acknowledge and understand that, with respect to any dispute with Program Manager, its officers, directors, employees, agents or affiliates, arising out of or relating to your use of the Feature or these Terms of Service:

- **YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY; and**
- **YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING ANY SUCH DISPUTE.**

37. Miscellaneous

If any portion of these Terms of Service is deemed unlawful, void or unenforceable by any arbitrator or court of competent jurisdiction, these Terms of Service as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of these Terms of Service that is unlawful, void or unenforceable shall be stricken from these Terms of Service.

You agree that if Program Manager does not exercise or enforce any legal right or remedy which is contained in these Terms of Service (or which Program Manager has the benefit of under any applicable law), this will not be taken to be a formal waiver of Program Manager's rights and that those rights or remedies will still be available to Program Manager.

All covenants, agreements, representations and warranties made in these Terms of Service shall survive your acceptance of these Terms of Service and the termination of these Terms of Service.

These Terms of Service represents the entire understanding and agreement between you and Program Manager regarding the subject matter of the same and supersedes all other previous agreements.



	WHAT DOES METROPOLITAN COMMERCIAL BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> · Social Security number · Account transactions · Account balances · Checking account information · Transaction history · Wire transfer instructions When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metropolitan Commercial Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-866-363-8226 or go to www.mcbankny.com
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What we do	
How does Metropolitan Commercial Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Metropolitan Commercial Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> · Open an account or give us your contact information · Apply for financing or show your driver's license · Provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> · sharing for affiliates' everyday business purposes – information about your creditworthiness · affiliates from using your information to market to you · sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> · <i>Metropolitan Commercial Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> · <i>Metropolitan Commercial Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> · <i>Our joint marketing partners include credit card account companies.</i>
Other important information	
For Alaska, Illinois, Maryland, and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.	
For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. Further, we may collect personally identifiable information about you through our website, including but not limited to your first and last name, home address, e-mail address, telephone number, or any other identifier that permits the physical or online contacting of a specific individual. If we change our privacy policy for our website, you will be notified as required by law.	
For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.	
For Vermont Customers. <ul style="list-style-type: none"> · We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you other than as permitted by Vermont law, unless you authorize us to make those disclosures. · Additional information concerning our privacy policies can be found at www.mcbankny.com or call 1-866-363-8226. 	

Schedule A

State: ALL

SCHEDULE OF ALL FEES AND CHARGES FOR JUICE PREPAID MASTERCARD®

ALL FEES	AMOUNT	DETAILS
Get started		
Card purchase fee	\$0.00	
Card activation fee	\$0.00	
Account registration fee	\$0.00	
Monthly usage		
Monthly fee	\$5.95	Charged 30 days after issuance and monthly thereafter. Fee waived with \$500 or more in combined PIN and Signature purchases during that calendar month. All purchases initiated after 7 a.m. EST on Day 30 will not count toward the monthly purchase calculation.
Add money		
Green Dot reload	\$0.00	Third party fees apply. For locations and details, go to: https://www.attheregister.com/cashreload
PayToday load	\$2.99	Participating PayToday provider fees may also apply. See provider for details.
Direct deposit	\$0.00	
Card-to-card transfer	\$0.00	Third party fees may apply.
Bank-to-card transfer	\$0.00	Third party Fees may apply.
Spend money		
ACH unload	\$2.50	
Green Dot unload	\$0.00	Third party fees apply. For locations and details, go to: https://www.attheregister.com/cashreload
POS PIN debit purchase	\$0.00	Third party fees may apply.
POS signature purchase	\$0.00	Third party fees may apply.
POS PIN purchase (declined)	\$0.00	Third party fees may apply.
POS SIG purchase (declined)	\$0.00	Third party fees may apply.
Get cash		
ATM withdrawal in-network (US)	\$2.00	To avoid third-party fees, locate an Allpoint ATM network: https://www.allpointnetwork.com/locator.aspx
ATM withdrawal out-of-network (US)	\$2.00	Third party fees may apply.
ATM withdrawal (declined)	\$1.00	Third party fees may apply.
Bank teller withdrawal	\$2.50	Fee waived for initial 4 withdrawals per month. Third party fees may apply.
Information		
Customer service (automated system)	\$0.00	
Customer service (live agent)	\$0.00	No charge to file a dispute or to report your card lost or stolen.
ATM balance inquiry	\$1.00	
Using your card outside the U.S.		
ATM balance inquiry (int'l)	\$1.00	Third party fees may apply. See "Section 19, Int'l Transactions."
ATM withdrawal (int'l)	\$4.95 + 2%	Third party fees may apply. See "Section 19 Int'l Transactions."
ATM withdrawal (declined) (int'l)	\$1.00	Third party fees may apply. See "Section 19 Int'l Transactions."
POS PIN debit purchase (int'l)	2%	Third party fees may apply. See "Section 19 Int'l Transactions."
POS signature purchase (int'l)	2%	Third party fees may apply. See "Section 19, Int'l Transactions."
POS PIN purchase (declined) (int'l)	\$0.00	Third party fees may apply.
POS SIG purchase (declined) (int'l)	\$0.00	Third party fees may apply.
Other		
Inactivity	\$5.95	Charged after 90 Days for each month of inactivity, until new activity is conducted
Close card	\$10.00	Applied when cardholder requests account closure and the remaining funds distributed via paper check. You have 7 calendar days after card activation to close the card account and receive a paper check at no cost.
Replace card	\$10.00	One replacement card per year at no charge
Expedited replacement card	\$30.00	Includes replacement card and delivery

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Metropolitan Commercial Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Metropolitan Commercial 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 Praxell, Inc. by calling **855-687-2114**, by mail at **Praxell, Inc., Juice Cardholder Services, P.O. Box 315, New York, NY 10018**, or visit www.gejuicecard.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.