

## IMPORTANT – PLEASE READ CAREFULLY AND KEEP FOR YOUR RECORDS

This Cardholder Agreement (“Agreement”) sets forth the terms and conditions for the Juice Reward Mastercard® (“Card”). The “Program Manager” for the Card is **Praxell, Inc. dba Juice Financial** and the Customer Service telephone number is **1-855-687-2120** or the toll-free telephone number on the back of your Card. Juice Financial is not a bank.

Please read this Agreement carefully and keep it for future reference. You agree and accept all terms in this agreement, if you use the card for any transactions. You agree to pay up to the amount listed in the fee schedule for any fees associated with the program. The definition of terms and conditions used within this agreement are to be subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information provided in the original English Juice Reward Mastercard Cardholder Agreement.

The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Capitalized terms used in this Agreement are defined in Section 4. Please read this Agreement carefully and keep it for future reference.

**NOTICE: Important - Please Read Carefully THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (“ARBITRATION CLAUSE”) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION AND WAIVING A RIGHT TO TRIAL BY JURY AND TO PARTICIPATE IN CLASS ACTIONS. YOU MAY REJECT THE ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE WITHIN 60 CALENDAR DAYS AFTER YOU RECEIVE YOUR FIRST CARD.**

**1. Agreement.** When you buy, use, sign or otherwise accept the Card, or allow someone else to use the Card, you agree to be bound by the terms and conditions in this Agreement.

**2. Customer Service.** If you would like to contact us about anything relating to this Agreement or your Card, you may call us at 1-855-687-2120 or write to Juice Reward Cardholder Services, P.O. Box 315, New York, NY 10018.

**3. Fees and Charges.** You agree to pay the fees disclosed in the Long Form Disclosure section of this agreement. You also agree that we may deduct these fees and any other charges from the funds on your Card. You agree to pay additional third-party fees and understand those fees may be assessed by external parties

**4. Terms Used in this Agreement.**

**ATM** – automated teller machine.

**Business Day** – For the purposes of your Card and this Agreement, our business days are Monday through Friday, excluding federal holidays.

**Card** – the Juice Reward Mastercard (“Rewards Card”, “Reward Card” or “Card”) is issued to you by First Century Bank, N.A.

**Card Account** – the account with us that is associated with your Card.

**PIN** – Personal Identification Number.

**POS terminal** – any point-of-sale terminal (“POS”) used to conduct transactions using your Card.

**We, us, and our** – First Century Bank, N.A., our successors, affiliates, or assignees.

**You and your** – the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement.

**5. Using Your Card.** The Reward Card is a non-reloadable Mastercard branded prepaid card that is loaded with value and given to you as authorized and determined solely by an organization in connection with a loyalty, award or promotional program. The Card allows you to access funds loaded to your Card on your behalf—we encourage you to use the card. The funds in your Card Account will be FDIC-insured only if you register the card at [juicefin.com/mobile](http://juicefin.com/mobile). The Card is **not** a credit card. The Card is **not** a gift card, nor is it intended for gifting purposes. You will **not** receive any interest on your funds on the Card. **THIS CARD IS SUBJECT TO AN EXPIRATION DATE AND MUST BE ACTIVATED PRIOR TO USE** and prior to the “valid thru” date on the front of your card, by calling the phone number on the back of the Card.

The Card funds accessible to you after activation (by the organization providing) are provided by the organization offering this loyalty, award or promotion, not First Century Bank, N.A. The organization offering you this loyalty, award or promotion is fully responsible for ensuring funds are available on your Card. After activation, your Card may be used to purchase goods or services everywhere Debit Mastercard® is accepted. You must not use your Card for any illegal transaction. We may decline authorization for any illegal transaction or Internet gambling transaction. Your Card is not redeemable for cash. Your Card cannot be used for any cash advances or cash back at the point of sale, money orders, traveler’s checks or gambling transactions. **Additional value cannot be added to this Card.** All transactions will be declined once the Card balance reaches zero. Keep a record of your Card number and the telephone number on the back of your card in case of loss or theft.

**6. FEES: THE FEES RELATING TO THE USE OF YOUR CARD ARE SET FORTH IN THE “Long Form Fee Disclosure” 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 Long Form Fee Disclosure, at our sole discretion and upon review by the Bank, as set forth in the Section of this Agreement titled “Amendment and Cancellation.” If you request a service that is not included in this Long Form Fee Disclosure and there is a fee for such service, such fee will be disclosed at the time you request the service and you agree that any such fee may be deducted from your Card Account.

**7. Limitations on Frequency and Dollar Amounts of Transactions:** The maximum value will be **\$1,000.00 (one thousand dollars)**, including the value of all Card Accounts you may have with the Program. The maximum Daily Purchase or Spend Limit is **\$700.00 (seven hundred dollars)**. For security reasons, you may be further limited as to the number or dollar amount of transactions you can make with your Card.

**8. Personal Identification Number (“PIN”).** During the card activation process, you will be given a PIN, which you may use for making purchases where entering a PIN is allowed. You can also change your PIN by calling the phone number or by visiting [juicefin.com/mobile](http://juicefin.com/mobile)

The Card and PIN are provided for your use and protection, and you will:

A. Not disclose the PIN, nor record it on the Card or otherwise make it available to anyone else.

B. Use the Card and PIN as instructed (Card cannot be used to obtain cash);

C. Promptly notify us of any loss or theft of your Card or PIN (see Liability for Lost/Stolen Card and Unauthorized Transactions”; and

D. Be liable for any transactions made by a person you authorize or permit to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.

**9. Split Transactions.** If you do not have enough value 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 cash or another card. These are called “split transactions.” Some merchants do not allow cardholders to do split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash.

**10. Transactions Using Your Card Number.** If you initiate a transaction without presenting your Card such as for a mail order, internet or telephone purchase, the legal effect will be the same as if you used the Card itself.

**11. Your Obligation for Negative Balance Transactions.** You must have enough money on your Card to pay for each transaction and all other fees that we charge under this Agreement. If your account balance does not have sufficient funds to cover the complete transaction, we may charge a lesser fee than as described in the Long Form Fee Disclosure.

**12. Business Days.** Our business days are Monday through Friday, excluding federal holidays.

**13. Authorization Holds.** When you use your Card for a transaction, a “hold” will be placed on your available Card funds in the amount of the authorized transaction until it is posted to your Card. (normally within 7 calendar days) at which time the funds will be debited from your Card. Transactions at certain merchants that pre-authorize high dollar amounts, especially rental car companies and hotels, may cause a “hold” on your available balance for usually no more than 30 days but in some instances it could be as long as 90 days depending on the merchant and other factors that are uncontrollable. Reasonable steps are taken to minimize delays when possible. You will not be able to use the money on your Card that is “on hold.” Typically, transactions made with your Card using a PIN will be posted to your account on the same date the transaction occurs. Some signature-based transactions made with your Card can take additional business days to post. In some cases, the amount of the pending transaction may not match the actual amount of the final transaction. For example, transactions with some merchants (including gas stations and restaurants) may involve an initial hold for a dollar amount that could be greater than the final debit. In addition, some transactions with some merchants (such as hotels and car rental companies) may be preauthorized in the purchase amount plus an estimated amount to cover tips or incidental expenses. We will have no liability to you in the event we decline any Card transaction because such an authorization hold is in place. We will have no liability in the event any merchant delays or fails to complete the final processing of any Card transaction.

**14. Recurring Transactions.** The Reward product does not accept recurring transactions for payments of any type, such as bill payments, or memberships of any type.

**15. Returns and Refunds.** If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. The amounts credited to your Card for refunds may not be available for up to five (5) Business Days from the date the refund transaction occurs. No cash refunds will be made by us to you on Card purchases.

**16. Card Cancellation and Suspension; Limits.** We reserve the right, in our sole discretion, to limit your use of the Card, including limiting or prohibiting specific types of transactions. The Bank may refuse to issue a Card, revoke Card privileges or cancel your Card with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Card, you may do so by calling 855-687-2120 or the number on the back of your Card. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid Card. The cancellation of Card privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your Card privileges through no fault of yours, you will be entitled to a refund as provided below in the Section entitled “Amendment and Cancellation.” Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We or the Bank can waive or delay enforcement of any of our rights under this Agreement without losing them.

**17. International Transaction Fee.** If you initiate a transaction in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by Mastercard® International into an amount in the currency of your Card. Mastercard International will establish a currency conversion rate for this convenience using a rate selected by Mastercard International from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Mastercard International itself receives, or the government mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by us. If you conduct transactions in a currency or country other than the currency or country in which the Card was issued, we may increase the currency conversion rate (See “Long Form Fee Disclosure”) up to 3% of the transaction amount and will retain this amount as compensation for our services. This charge is independent of and in addition to the currency conversion rate established by Mastercard International.

**18. Receipts.** You should get or request a receipt at the time you make a transaction using your Card. You agree to retain your receipts to verify your transactions.

**19. Obtaining Balance and Transaction Information for Your Card.** You should keep track of the amount of funds available in your Card Account. You may obtain information about the amount of funds you have remaining in your Card Account by calling **1-855-687-2120** or the number on the back of your Card. This information, along with a **12-month** history of account transactions, is also available on our app found at [juicefin.com/mobile](http://juicefin.com/mobile). You may write to the Program Manager at Juice **Reward Card, PO Box 315, New York, NY, 10018.**

**20. Confidentiality.** The Bank may disclose information to third parties about your Card or the transactions you make using your Card: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as a merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you give the Bank your written permission; (5) To our and the Bank’s employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in the Bank’s Privacy Policy Notice below.

**21. Our Liability for Failure to Complete Transactions.** In no event will we or the Bank be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We or the Bank will not be liable, for instance: (1) if, through no fault of ours or of the Bank, you do not have enough funds available in your Card Account to complete the transaction; (2) if a merchant refuses to accept your Card ; (3) if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (4) if access to your Card has been blocked after you reported your Card or Access Code lost or stolen; (5) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (6) if we or the Bank have reason to believe the requested transaction is unauthorized; (7) if circumstances beyond our or the Bank’s control (such as fire, flood or computer or communication failure) prevent the completion

of the transaction, despite reasonable precautions that we or the Bank have taken; (8) any other exception stated in this Agreement with you.

**22. In Case of Errors or Questions about your Card Account.** Call Customer Service at 855-687-2120 or call us at the number on the back of your Card or write to Juice **Reward Card, PO Box 315, New York, NY, 10018** as soon as you can, if you think an error has occurred in your Card Account. You will need to tell us: (1) your name, complete mailing address, and Card Number; (2) why you believe there is an error, and the dollar amount involved, and (3) approximately when the error took place. If we decide that there was no error, we will send you a written explanation You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the number on the back of your Card. ***Your card account will not be credited until our investigation is complete and we have determined an error occurred.***

**23. Lost or Stolen Cards/Unauthorized Transfers.** If you believe your Card or Access Code(s) (“PIN”) has been lost or stolen, call **1-855-687-2120** the number on the back of your Card or write to us at **Juice Reward Card, PO Box 315, New York, NY, 10018**; by email at [chsupport@juicefin.com](mailto:chsupport@juicefin.com)

**24. Your Liability for Unauthorized Transfers.** Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your Card. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**25. Other Terms.** Your Card and your obligations under this Agreement may not be assigned. We and/or the Bank may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We and the Bank do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, whether local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by applicable federal laws and, to the extent not preempted by federal law, the law of the State of Georgia without regard to conflicts of law principles regarding laws of other states.

**26. Amendments.** Subject to applicable law, we may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such a change without prior notice. Any changes to this Agreement will be effective on the date we mail or otherwise provide them to you or on the date we otherwise specify in a notice. By using your Card thereafter, you agree to any changes. If you do not agree to any change in the terms and conditions of this Agreement, you must discontinue your use of the Card and cancel the Card as set forth in Section 16, “Card Cancellation and Suspension; Limits..”

**27. Telephone Monitoring/Recording.** From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

**28. No Warranty Regarding Goods and Services.** We or the Bank are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

**29. Privacy and Data Protection and Recording**

## Privacy Policy

Rev. 07/2020

FACTS	WHAT DOES FIRST CENTURY BANK, N.A. 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"><li>Social Security number and income</li><li>Account balances and payment history</li><li>Credit history and credit scores</li></ul> 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 <a href="#">First Century Bank</a> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <a href="#">First Century Bank</a> Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	No	We do not share
<b>For our affiliates everyday business purposes</b> – information about your creditworthiness	No	We do not share

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<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

QUESTIONS?	Phone: 800-335-9973; Email: <a href="mailto:info@myfirstcenturybank.com">info@myfirstcenturybank.com</a> ; Web: <a href="http://www.myfirstcenturybank.com">www.myfirstcenturybank.com</a>	
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WHO WE ARE		
Who is providing this notice?	First Century Bank, N.A., 1731 N. Elm Street, Commerce, GA 30529	

WHAT WE DO		
How does <u>First Century Bank</u> 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 those employees for whom access is appropriate.	
How does <u>First Century Bank</u> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> 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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.	
DEFINITIONS		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <u>First Century Bank</u> does not share with our affiliates.</li> </ul>	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <u>First Century Bank</u> does not share with nonaffiliates so they can market to you.</li> </ul>	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products to you. <ul style="list-style-type: none"> <li>• <u>First Century Bank</u> does not jointly market.</li> </ul>	

Other important information		
<b>For Alaska, Illinois, Maryland, and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.		
<b>For California Customers.</b> We will not share your 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. Furthermore, we may collect personally identifiable information about you through our website, including but not limited to your first and last name, home address, email 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.		
<b>For Massachusetts, Mississippi, and New Jersey Customers.</b> 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.		
<b>For Vermont Customers.</b> 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 nonaffiliated 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 are found at <a href="http://myfirstcenturybank.com">myfirstcenturybank.com</a> ; by phone at 800-335-9973; or by email at <a href="mailto:info@myfirstcenturybank.com">info@myfirstcenturybank.com</a>		

**30. Changes to Your Card Relationship.** You agree Juice Financial may manage your Reward Card needs, you agree that Juice may at any time, as your agent and on your behalf, (a) open a new prepaid card account for you at a different FDIC-insured depository institution ("New Card Account"), (b) arrange for that new institution to provide a new card to you, if necessary, and (c) transfer the current balance of your Card Account to the New Card Account. If Juice plans to do that, they will provide advance notice to you and you will be given time to "opt-out" of the change. If you do not opt-out, we will not cancel your Card when the New Card Account is provided to you. If you do opt-out, we will cancel your Card and refund your Card Account balance at no charge to you.

### 31. ARBITRATION PROVISION

#### Agreement to Arbitrate Disputes

(a) Purpose: This Section 31 sets forth the circumstances and procedures under which Claims (as defined below) that arise between you and us will be resolved through BINDING ARBITRATION instead of litigated in court. THIS MEANS THAT IF EITHER YOU OR WE ELECT TO RESOLVE A CLAIM BY ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES (AS DEFINED BELOW). OTHER RIGHTS THAT YOU WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE OR MAY BE LIMITED IN ARBITRATION, INCLUDING YOUR RIGHT TO APPEAL AND YOUR RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. Nothing in this provision precludes you from filing and pursuing your individual Claim in a small claims court in your state or municipality, so long as that Claim is pending only in that court.

(b) Scope: We each agree that all claims arising out of or related to this Agreement ("Claims") will be submitted exclusively to binding arbitration as set forth in this Section. This agreement to arbitrate applies to all Claims that could have been filed in court regarding the Claims, whether you or we are the first to file a Claim with the arbitral tribunal and whether the Claims are against you or us, or ours or your employees, agents, contractors or suppliers. This agreement to arbitrate covers all Claims under this Agreement, regardless of whether such Claim is

based in contract, tort, statute, regulation, common law or equity, including, but not limited to, Claims arising out of or related to: (1) the validity, enforceability or scope of this Arbitration Provision or this Agreement; (2) the interpretation, execution, administration, amendment or modification of the Agreement; (3) any alleged breach of this Agreement or tort, (4) the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider), any advertisement or solicitation, or your business, interaction or relationship with us; (5) any charge or cost incurred pursuant to the Agreement or the collection of any amounts due under the Agreement; and (6) any statements or representations made by us to you with respect to the Agreement, the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider) or any advertisement or solicitation, or your business, interaction or relationship with us. The parties agree that disputes regarding (i) the enforceability of the class action waiver, and/or (ii) whether the arbitration provision provides for class arbitration, shall be outside the scope of this Arbitration Provision.

(c) Opt out Process: You may choose to opt out of the Arbitration Provision, but only by following the process set-forth herein. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the issuance of your Card at the following address: Praxell, Inc. Juice Cardholder Services, P.O. Box 315, New York, NY 10018. Your written notice must include your name, address, account number and a statement that you wish to opt out of this Arbitration Provision. Our written notice must include your name, address, account number and a statement that you wish to opt out of this Arbitration Provision.

(d) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Section 31 and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed ("Rules"), except to the extent that the Rules conflict with this Agreement. Claims shall be referred to either the Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to initiate arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Irvine, CA 92614, website at [www.jamsadr.com](http://www.jamsadr.com); or (ii) AAA at 335 Madison Avenue, New York, NY 10017, website at [www.adr.org](http://www.adr.org). Please note that any reference to either AAA or JAMS rules shall not be deemed a delegation of class arbitrability issues to the arbitrator.

(e) Class Action Waiver and Other Restrictions: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any Dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in this Agreement (including the "Survival; Severability" provision below), and without waiving either party's right of appeal, if any portion of this "Class Action Waiver and Other Restrictions" provision is deemed invalid or unenforceable, then the entire Section 31 (other than this sentence) shall not apply.

(f) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. Waivers may also be available from the JAMS or AAA. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(g) Arbitration Procedures: This Section 31 is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"), and the applicable Rules, except that (to the extent enforceable under the FAA) this Section 31 shall control if it is inconsistent with the applicable Rules. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Rules. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Rules and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

(h) Survival; Severability: This Section 31 shall survive termination of this Agreement, your Card or the relationship between you and us concerning your Card, any permitted transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity as well as voluntary payment of any debt in full by you, any legal proceeding by or between you and us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Section 31, except the "Class Action Waiver and Other Restrictions" provision above, is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Section 31, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

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## Juice Reward Mastercard® Long Form Fee Disclosure

All Fees	Amount	Details
<b>Get Started</b>		
Card Purchase Fee	\$0.00	No charge.
Card Activation Fee	\$0.00	No charge.
Account Registration Fee	\$0.00	No charge.
<b>Monthly Usage</b>		
Monthly fee	\$0.00	No charge.
<b>Add Money</b>		
Direct Deposit	N/A	N/A
Cash Deposits	N/A	N/A
Card to Card Transfers	N/A	N/A
<b>Spend money</b>		
POS PIN Debit Purchase (US)	\$0.00	No charge.
POS PIN Debit Purchase Declined (US)	\$0.00	No charge.
POS Signature Purchase (US)	\$0.00	No charge.
POS Signature Purchase Declined (US)	\$0.00	No charge.
ATM Withdrawal	N/A	N/A
<b>Information</b>		
Customer service (automated and live agent)	\$0.00	No charge.
ATM Balance Inquiry	N/A	N/A
<b>Using your Card outside the U.S.</b>		
POS PIN Debit Purchase (International)	Up to 3% of purchase amount	If you initiate a transaction in a currency other than US Dollars or in a country other than the United States, this will be considered an international transaction. Section 17- International Transaction Fee of this Agreement contains further detail.
POS Signature Purchase (International)	Up to 3% of purchase amount	If you initiate a transaction in a currency other than US Dollars or in a country other than the United States, this will be considered an international transaction. Section 17- International Transaction Fee of this Agreement contains further detail.
POS PIN Purchase Declined (International)	\$0.00	Third party fees may apply.
POS Signature Purchase Declined (International)	\$0.00	Third party fees may apply.
<b>Other</b>		
Replacement Card	\$6.95	Per card replacement.
Close Card	\$0.00	No charge.
Inactivity Fee	N/A	N/A
Expedited Replacement Card	N/A	N/A

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

**No overdraft/credit feature.**

Contact Juice Financial by calling 1-855-687-2120, by mail at Juice Reward Cardholder Services, P.O. Box 315, New York, NY 10018, or visit [juicefin.com/mobile](http://juicefin.com/mobile)

**For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).