

JPay Progress Prepaid Mastercard®  
Cardholder Agreement - Short Form Fee Disclosure

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> <small>in-network or out of network</small>	<b>\$4.95*</b>
ATM balance inquiry (in-network or out-of-network)			\$0
Customer Service (automated or live agent)			\$0 per call
Inactivity (after 90 days with no cardholder-initiated transactions)			\$2.99 per month
<b>We charge no other fees.</b>			
* This fee can be lower depending on how and where this card is used.			
<b>No overdraft/credit feature.</b>			
Your funds are eligible for FDIC Insurance.			
For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .			
Find details and conditions for all fees and services inside the package, call <b>1-866-777-5729</b> or visit <a href="http://go.cardportal.us">go.cardportal.us</a>			

IMPORTANT – PLEASE READ CAREFULLY AND KEEP FOR YOUR RECORDS

If you do not wish to use this card, (i) go to an ATM or point of sale and remove all funds in a single transaction or in multiple transactions that take place within 24 hours of the first withdrawal, or (ii) after you receive the card, you also have the option to request a paper check for the funds available on the card by calling 1-866-777-5729. Upon your request to close the card, we can mail you a paper check for all remaining funds after deducting fees owed (if any), to a valid residential address we have on record. You, the cardholder, are responsible for contacting customer support to update your residential address in our records.

This Cardholder Agreement (“Agreement”) sets forth the terms and conditions governing your JPay Progress Prepaid Mastercard, issued to you by First Century Bank, N.A., Member FDIC. The “Program Manager” for the JPay Progress Prepaid Mastercard is **Praxell, Inc. dba Juice Financial** and the Customer Service telephone number is **1-866-777-5729** 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. 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 Prepaid Mastercard Cardholder Agreement. Capitalized terms used in this Agreement are defined in Section 4.

**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 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.

If you do not wish to be bound by the terms and conditions in this Agreement, you may either (i) go to an ATM or point of sale and remove all funds in a single transaction or in multiple transactions that take place within 24 hours of the first withdrawal (we will not consider this “use” of the card), or (ii) after you receive the card, request a paper check for the associated funds by calling **1-866-777-5729** prior to any use of the card. Upon such request, we can mail you a paper check for the associated funds at a valid residential address we have on record. You, the cardholder, are responsible for contacting customer support to update your residential address in our records. Further details regarding check requests are found in Section 25, below.

**2. Customer Service.** If you would like to contact us about anything relating to this Agreement or your Card, you may call us at **1-866-777-5729** or write to **JPay Progress 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 from the funds on your Card. You agree to pay additional third party fees and understand those fees may be assessed by external parties such as an “out of network” ATM fee or ATM business owner fee.

**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 JPay Progress Prepaid Mastercard 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 who received the Card and is authorized to use the Card as provided for in this Agreement.

**5. Customer Identification.** To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card account. What this means for you: **When you upgrade your Card account, we may ask for your name, residential address, social security number, date of birth, and other information that will allow us to identify you.** We may also ask to see your driver’s license, government-issued photo ID or other identifying documents on a going forward basis in connection with your Card. You can update your information by calling Customer Service at 1-866-777-5729 or visit [go.cardportal.us](http://go.cardportal.us).

**6. Additional Customer Verification.** You can upgrade this card to become reloadable and/or apply for a personalized card by calling customer service at 1-866-777-5729 to register your card. Additional verification will be required to register your card. By participating in the Card program, you agree that the information and statements you provide to us are accurate, including, but not limited to, your real name, valid U.S. mailing address and residential address (if different), social security number, or other identification documentation, date of birth, and telephone number. If you fail to provide accurate information that we request, we may cancel your Card.

**7. Using Your Card.** Subject to the terms of this Agreement, you may use your Card:

- at ATMs displaying Mastercard, Maestro or Cirrus logo to obtain cash;
- to purchase or lease goods or services at merchants that accept Mastercard cards (including transactions conducted over the Internet);
- to obtain cash withdrawals at financial institutions that accept Mastercard;
- to make recurring payments to merchants and other third parties (see Section 14); and
- to perform balance inquiries at ATMs.

Some of these services may not be available at all terminals and third-party fees may apply; including but not limited to the usage of out of network ATMs. Full verification is required for the higher limits and some functionalities on the card.

If you use your Card number without presenting your Card (such as for a mail order or telephone purchase), the legal effect will be the same as if you used the Card itself. Your Card cannot be redeemed for cash.

**8. Personal Identification Number.** We will give you a PIN for your Card that you may use to obtain cash from any ATM (if your card is enabled for ATM access) or for transactions at POS terminals that require entry of a PIN that bears the Mastercard, Maestro or Cirrus brand. You should not write or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in Section 31.1, “Your Liability for Unauthorized Transactions” and Section 31.2, “Contact in the Event of Unauthorized Transfer.” If you lose your PIN you may contact Customer Support at **1-866-777-5729** to have the PIN reset.

**9. Loading Value to Your Card Account.** A maximum aggregate amount of US \$10,000.00 is allowed on your Card at any time. The maximum card balance includes all load types; at any time, your card balance cannot be past \$10,000.00 at any time.

You may add funds to your Card (“value loading” or “loading”) at any time after full identity verification. You agree to present the Card and meet identification requirements to complete value load transactions as may be required from time to time. You may load or deposit funds to your Card in only the following ways:

- Cash deposits at an ATM, Bank Teller, or other loading method. Upon full verification.
- Transferring funds from an external financial institution to your JPay Progress Card. Upon full verification.
- Direct Deposits from an external third party via ACH load. The external third party is responsible for transferring the funds onto your card. We have no obligation to you in the event the external third-party delays in providing or fails to provide funds to fund your card. The external third party retains the right to deduct the funds stored on the Card in order to correct a previous error or overpayment to you. You hereby authorize us to accept instructions from the external third party to add or deduct funds from your Card, and in the case of a deduction, to return those funds to the external third party. If you have a dispute with the external third party about the amount that the external third-party loads onto or deducts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with the external third party.

To learn more about how to load your Card, you may call Customer Service at **1-866-777-5729** or visit [go.cardportal.us](http://go.cardportal.us).

**10. Funds Availability.** Deposits will generally be available on the Business Day we receive the deposit from the Company. Any deposit made on a non-Business Day is considered made on the next Business Day. However, the availability of any deposit may depend on any particular arrangement you have with the Company or on other factors, such as those discussed in Section 12 (“Authorization Holds”).

For all deposits, your ability to withdraw funds may be delayed in cases of error transmissions or transfer irregularity. If this occurs, funds will be available within (5) Business Days after the transfer.

**11. Your Responsibility for Card Transactions.** You are responsible for all transactions initiated by use of your Card. If you give someone your Card, Card number or PIN, you are permitting that person to use your Card and you are responsible for all of their transactions even if you did not expect or specifically approve the transaction, except as your liability is limited by the “Electronic Fund Transfer Disclosures and Terms” included below (Section 30) or as otherwise limited by this Agreement. If you want to revoke the authority of someone to use your Card, Card number or PIN, you must notify us by calling us at 1-866-777-5729. or writing to JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018 and you must give us a reasonable amount of time to act on your request. We will make commercially reasonable efforts to comply with your instructions to revoke that authority, which might include replacing your Card or changing your Card Account number and you must give us a reasonable amount of time to act on your request.

**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.

**Your Obligation for Negative Balances.** You must keep enough money on your Card to pay for each transaction and all other fees that we may charge under this Agreement. You should keep track of the amount of value loaded on Cards issued to you. You may view the amount of value remaining on your Card by logging into your Card account at [go.cardportal.us/login](http://go.cardportal.us/login) by calling the Customer Service number shown on your Card and listed below at any time to obtain the current value associated with Card. Call toll-free 1-866-777-5729, 24 hours/7 days a week for the balance or if you have questions on Card usage.

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card (creating a “shortage”) you shall remain fully liable to us for the amount of the transaction and any applicable fees or charges. You agree to pay us promptly for the shortage and any applicable shortage fees. We also reserve the right to cancel this Card should you create a shortage with your Card.

**12. 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.

**13. Account Adjustments.** We may make adjustments to your Card Account from time to time to reflect corrections or changes to your balance. Adjustments might occur, for example, if deposits are posted for the wrong amount, or to the wrong account, or if items are returned unpaid. In the event of an error that has caused an overstated balance, you agree to reimburse the overstated amount.

**14. Limitations on the Dollar Amount of Transactions and Card Use.**

For security reasons, there are limits on the number of withdrawals, payments and other transfers you can make using your Card each day:

- The total aggregate value (“Maximum Card Balance”) on your Card may not exceed \$10,000.00 at any time. This total value is determined by all of the cards transactions and loads.
- Prior to full validation of your identity, a facility contracted with JPay may load up to \$5,000.00 from your commissary account to your Card Account, and \$5,000.00 after full validation of your identity.
- You may load up to \$5,000.00 per day after full verification of your identification. You may spend those funds at a point-of-sale, by swiping your card at a merchant processing device; however, you may not request direct deposit of payroll, conduct personal cash loads, send/receive electronic transfers, or request funds to be debited from your card account for bill payments, until you have provided your social security number, and all of your data has been validated.
- To process full verification or call customer service at 1-866-777-5729 for assistance and requirements for the full verification of your Card Account.

For security reasons, we may also limit the number of transactions or dollar amount of transactions you can make on your card. There also are limits on the total dollar amount of withdrawals, payments and other transfers that you can make each day:

Transaction/Load Type	Maximum Amount
Maximum Card Balance	\$10,000.00 (this limit applies regardless of the method used to load funds to your Card)
Withdrawals	<b>\$500.00</b> per day (includes all bank teller, ATM and cash back from POS purchases) (the “Daily Withdrawal Limit”)
Purchases (POS)	<b>\$2,500.00</b> per day (the “Daily Purchase Limit”)
Cash Deposits*	<b>\$950.00</b> per day. Requires verification.
Card to Card transfers (within program)*	<b>\$1,700.00</b> per day. Requires verification.
Facility loads*	<b>\$5,000.00</b> per day (includes all cash and ACH loads)
ACH Loads (direct deposit)*	<b>\$5,000.00</b> per day. Requires verification.
*See Section 14	

\*Additional third party fees and limitations may apply.

We may in our sole discretion further limit your use of your Card and, in addition to our limits, ATM owners and merchants might also impose their own dollar limits on your transactions.

**Recurring Transactions.** You agree if you intend to use your Card for recurring transactions, you should monitor your balance and ensure you have funds available in your Card Account to cover the transactions. A “Recurring Transaction” are pre-authorized transactions you have set up with a third party, allowing them to charge your Card on a pre-determined frequency of your selection. If these recurring transactions may vary in amount, the person you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. If your Card was obtained through your employer or you receive electronic deposits of federal payments to your Card: If you have told us in advance to make regular payments (i.e., recurring transactions) from your Card Account, you can stop the payment by calling the number on the back of your Card **866-777-5729**, or email [chsupport@juicefin.com](mailto:chsupport@juicefin.com) or by mailing notice to JPay Cardholder Services, P.O. Box 315, New York, NY 10018, at least three business days before the scheduled date of the transfer. If you call, we also may require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages. If you have authorized a merchant to make the recurring transaction, you also should contact the applicable merchant in order to stop the recurring transaction. We do not offer a bill payment service, therefore, if you have authorized a merchant to make the recurring transaction, you must always contact the applicable merchant in order to stop the recurring transaction.

**Prohibited Transactions.** You agree that you will not use the Card in connection with any Internet or on-line gambling transaction, even if gambling is legal in the jurisdiction where the activity took place. You also agree not to use the Card at unlawful domestic or international gambling web sites, or at payment processors supporting unlawful gambling web sites, or to purchase illegal goods or services. We are not responsible for your losses from gambling or illegal activity. It is your responsibility to determine if your usage is legal. The display of the Mastercard logo or any other logo by any person accepting the Card does not indicate that a transaction is legal. We may refuse to process any transaction that we believe might violate the law or the terms of this Agreement.

**15. Card Expiration.** Your Card will expire and no longer be valid for use as of the last day of the month of the “good thru” date that is stated on your Card. Upon Card expiration, and if your Card Account is in good standing, a replacement Card will be issued to you at no cost. Upon Card cancellation, any remaining Card balance will be returned to you at the last valid residential address on file. If you have any questions

regarding any remaining Card balance as of the expiration of the Card, call customer service at 1-866-777-5729, visit go.cardportal.us, or write to us at JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018.

**16. 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.

**17. Disputes with Merchants.** We 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. Any claims concerning goods, property, or services purchased with the Card must be resolved by you directly with the merchant or seller, and any claim or defense that you assert against such merchant or seller will not relieve you of your responsibility to us for the total amount of the Card transaction.

**18. International Transactions.** 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. Transactions in a currency other than US Dollars are converted to US Dollars using the currency conversion rate used by Mastercard, which is either a wholesale market rate or the government-mandated rate in effect one day prior to the processing date for the transaction. The current conversion rate used by Mastercard on the processing date may differ from the rate in effect on the transaction date or on the date that the transaction posts to your Card Account.

**19. Additional Card Details and Restrictions.** The Card is a prepaid card that has been provided to you pursuant to a card program. You may not request an additional "secondary card" nor add authorized users. If you permit another person to have access to your card or card number, you are liable for all transactions and fees associated with the transaction. The Card is for personal use only. The Card does not constitute a checking, savings or other bank account. The Card is not a credit card nor a charge card and your use of the Card will not improve your credit rating. You will not receive any interest on the funds on the Card.

This Card will remain the property of First Century Bank, N.A. and must be surrendered upon demand. This Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice except as required by applicable law.

You may not assign or transfer your Card or this Agreement, or any of your rights or obligations under this Agreement. We may assign this Agreement or any of our rights thereunder, or delegate our responsibilities thereunder, to any third party or parties in our sole discretion and without notice to you, subject to applicable law.

Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions.

We may refuse to issue a Card to anyone for any reason. Cards may not be available in all states.

We 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, local state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.

**20. Telephone and Email Communications with You.** In order to ensure a high quality of customer service, and to provide continuing training for our contractors and employees, you agree that we may monitor, record, and share our telephone calls with you for quality assurance and compliance purposes. Also, to the extent not prohibited by applicable law, you agree that we may communicate with you for Card Account-related business purposes at (a) any telephone number or email address that you provided or (b) any telephone number or email address that you may provide to us in the future. You also agree that, to the extent not prohibited by applicable law and exclusively for Card Account-related business purposes, we may communicate with you at these telephone numbers using any means of communication technology, including (but not limited to) automatic telephone dialing systems, artificial or pre-recorded voice messages. Additionally, if any of the numbers that you provide to us is a cell phone number, you understand and agree that we may also contact you with Card Account-related information at that number through the use of text messages or email directed to your cell phone service. You understand and agree that we may contact you at your cell phone number using one or more of these communication technologies (or others that may be developed in the future) even if you will incur third party costs to receive such messages, text messages or emails.

**21. Unclaimed Property.** If we have no record of Card activity for one or more years, applicable law may require us to report and pay any unclaimed funds associated with the Card as unclaimed property. If this occurs, we may try to locate the owner of the Card at the residential address shown in our records. If we are unable to locate you, however, we may be required to deliver the unclaimed funds to the state of your last known residence in our records. It is your responsibility to provide to us and regularly update an accurate residential address.

**22. Issuing and Trademark Information.** Your **JPay Progress Prepaid Mastercard** is issued by First Century Bank N.A., Member FDIC pursuant to license from Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

**23. Legal Process.** If we are served with any legal process which affects the Card, we may, without liability, suspend transactions on the Card which we believe to be affected thereby until final determination of such legal proceeding or appropriate resolution of the adverse claim, even though the suspension of payment may have been due to inadvertence, error on account of similarity of names of account owners, or other mistake. We shall not be liable for any damages to you by reason thereof, provided that we acted in good faith. Attachments, garnishments, levies and the like shall be subject to fees assessed by us and our security interest and right of set off.

**24. 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 25, "Cancellation, Suspension and Termination of Cards and Agreement."

**25. Cancellation, Suspension and Termination of Cards and Agreement.** We may cancel or suspend your Card or this Agreement at any time for reasons such as but not limited to: a) card activity is found to be suspicious or illegal b) any other reasons found within this agreement.

Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. You may cancel this Agreement by calling the number on the back of your Card or 866-777-5729.

Upon your request to cancel the card, we will mail you a paper check for all remaining funds, to a valid residential address we have on record. You, the cardholder, are responsible for contacting customer support to update your residential address in our records. An alternative method may also be receiving an ACH payment, for the remaining balance on the card.

**26. FDIC Insurance.** The funds in your Card Account are held in a pooled account at First Century Bank, N.A. The funds in your Card Account are eligible for FDIC insurance up to \$250,000 on a pass-through basis. The availability of FDIC insurance is contingent upon Juice Financial or another Program Manager maintaining accurate records and determinations of the FDIC as receiver at the time of a receiver-

ship if First Century Bank, N.A. should fail. Such coverage is subject to aggregation of all of your deposits held at First Century Bank, N.A.

For further information about deposit insurance generally, you may write to the FDIC at 550 17th Street, N.W., Washington D.C. 20429, telephone the FDIC's toll-free hotline at 877-275-3342, or visit its website at www.fdic.gov.

**27. Governing Law.** 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.

**28. Entire Agreement; Severability.** This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter. If any of the terms of this Agreement are invalid, or declared invalid by order of court, arbitrator, change in applicable law, or regulatory authority, the remaining terms of this Agreement shall not be affected, and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

**29. Limited Liability.** EXCEPT AS OTHERWISE REQUIRED BY LAW OR THIS AGREEMENT, NEITHER WE NOR JPAY LLC WILL BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR THE CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT EITHER WE OR JPAY LLC ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW. TO THE EXTENT PERMITTED BY LAW, YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY US SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE CARD.

**30. Electronic Fund Transfer Disclosures and Terms.** These Electronic Fund Transfer Disclosures and Terms shown below in 31.1 through 31.8 apply to your Card transactions and are in addition to the other terms and conditions in this Agreement.

**31.1. Your Liability for Unauthorized Transactions.** You must tell us AT ONCE if you believe your Card, Card Account number, or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Calling us 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, PIN or Card Account number, you can lose no more than \$50 if someone used your Card, PIN or Card Account number 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 online or written transaction history shows transfers that you did not make, including those made by card, PIN, 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.

Under the Mastercard Zero Liability Policy, you will not be held responsible for unauthorized transactions if you have reasonably protected our card from loss or theft and you promptly reported loss or theft to us. Note these protections are not available for commercial cards or unregistered prepaid cards such as gift cards.

**31.2. Contact in us the Event of Unauthorized Transfer.** If you believe your Card, Card Account number, or PIN has been lost or compromised, call: 1-866-777-5729 or write to JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018. You should also call the number or write to the address listed above if you believe an unauthorized transfer has been made using the information from your Card without your permission.

**31.3. Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers;
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) In order to comply with government agency or court orders;
- (4) If you give us your written permission; or
- (5) As disclosed in our Privacy Notice.

See section 32 for further detail on our Privacy Policy.

**31.4. Documentation.**

**Receipts.** You can get a receipt at the time you make any transfer to or from your Card Account using one of our ATMs or POS terminals. You agree to retain your receipt to verify your transactions.

**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call 1-866-777-5729 to find out whether or not the deposit has been made. You agree to retain your receipt to verify your transactions.

**Periodic Statements.** Statements in electronic format will be made available free of charge by accessing your Card account at **go.cardportal.us**. You may obtain information about the amount of money you have remaining in your Card Account by calling **1-866-777-5729**. This information, along with a 12 month history of account transactions, is also available on-line by accessing your Card Account at go.cardportal.us. You also have the right to obtain a 24 months of written history of account transactions by calling 1-866-777-5729 or by writing to JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018.

**31.5. Our Liability for Failure to Complete Transactions.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, your Card funds are insufficient for the transaction or are unavailable for withdrawal;
- (2) If the ATM where you are making the transfer does not have enough cash;
- (3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;

(4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(5) If merchant refuses to honor the Card;

(6) If we do not complete the transaction because the Card has been reported lost or stolen, has been suspended by us, or we have reason to believe the transaction is not authorized by you; or

(7) As otherwise provided in this Agreement.

**31.6. Error Resolution Notice.** In case of errors or questions about your electronic transfers, telephone 1-866-777-5729 or write JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018 as soon as you can. You may also choose to email **chsupport@juicefin.com** to notify us of an error, however, **please include contact information only**.

Do not include confidential card information by email. We must allow you to report an error until 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 request a written history of your transactions at any time by calling 1-866-777-5729 or writing JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018. You will need to tell us:

- (1) Your name and account number (if any).
- (2) Why you believe there is an error, and the dollar amount involved.
- (3) Approximately when the error took place.

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

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. 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 1-866-777-5729 or visit the following website go.cardportal.us.

**31.7. Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 1-866-777-5729, or write us at JPay Cardholder Services, P.O. Box 315, New York, NY 10018, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

**Notice of varying amounts.** If these regular payments may vary in amount, [we] [the person you are going to pay] will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

**31.8 Access to Account Information.** You may obtain information about the amount of money you have remaining in your prepaid account by calling 1-866-777-5729. This information, along with a 12-month history of account transactions, is also available online at go.cardportal.us. You also have the right to obtain at least 24 months of written history of account transactions by calling 1-866-777-5729 or by writing us at JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018.

**32. Privacy and Data Protection and Recording**

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 <u>First Century Bank</u> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Century Bank 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
<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>
<b>WHO WE ARE</b>	
Who is providing this notice?	First Century Bank, N.A., 1731 N. Elm Street, Commerce, GA 30529
<b>WHAT WE DO</b>	
How does First Century 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 those employees for whom access is appropriate.
How does First Century Bank 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.
<b>DEFINITIONS</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First Century Bank does not share with our affiliates.</i></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>• <i>First Century Bank does not share with nonaffiliates so they can market to you.</i></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>• <i>First Century Bank does not jointly market.</i></li> </ul>
<b>Other important information</b>	
<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>	

### 33. ARBITRATION PROVISION

#### Agreement to Arbitrate Disputes

In Section 33, "**We, us, and our** are each defined to include First Century Bank, N.A., our successors, affiliates, or assignees; JPay LLC; and Juice Financial.

(a) Purpose: This Section 33 sets forth the circumstances and procedures under which Claims (as defined below) that arise between you and us will be resolved through BINDING INDIVIDUAL 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 APPLICABLE ARBITRATION RULES. 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 FOR, OR AS A MEMBER OF, ANY CLASS OF CLAIMANTS (OR SIMILAR GROUP ADJUDICATION MECHANISM) PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. Nothing in this provision precludes you from filing and pursuing your Claim solely on an individual basis in a small claims court in your state or municipality of residence, so long as that individual Claim is pending in that court.

(b) Scope: We each agree that all Claims arising out of or related to this Agreement will be submitted exclusively to binding bilateral individual arbitration as set forth in this Section. As used in this Arbitration Provision, the term "Claim" means any past, present, or future claim, dispute, or controversy between you and us arising from or relating to the Card or this Agreement, regardless of the date of accrual, as well as any related or prior agreement that you may have had with us. "Claim" includes claims of every kind and nature, including but not limited to counterclaims, cross-claims, and third-party claims, claims based upon contract, tort, fraud, and other intentional torts, consumer rights, statutes, regulations, ordinances, common law, and equity. The term "Claim" is to be given the broadest possible meaning allowable under the law.

(c) Arbitrability of Certain Disputes: Except as specifically set forth in this Section, only the arbitrator is authorized to make determinations as to the scope, validity, or enforceability of this Cardholder Agreement and this Arbitration Provision, including whether any Claim falls within its scope. Notwithstanding the above, the scope, validity, effect, and enforceability of this agreement's waiver of (i) class action lawsuits, (ii) representative or class-wide arbitration, (iii) private attorney general claims, or (iv) any requests for public injunctive relief, are to be determined solely and exclusively by the United States District Court for the Northern District of Texas and not by Resolute (defined below), the JAMS (defined below), or any arbitrator.

(d) Small Claims Court: Either you or we may elect, instead of arbitration, to have a Claim resolved in small claims court if the Claim is an individual claim, does not seek injunctive relief, is within the jurisdictional and dollar limits of that small claims court, and if that small claims court permits representation by counsel. If any party elects to have the Claim resolved in small claims court under this paragraph, no party may require the other(s) to arbitrate the Claim, so long as such matter remains pending in the small claims court. If an arbitration has been initiated, the other party (or parties) has 30 days to make an election under this paragraph. Upon receipt of notice an election has been made, the arbitration must be withdrawn without prejudice.

(e) Opt out Process: You may opt out of this Arbitration Provision entirely, but only by strictly 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 your first use of the card at the following address: JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018. Your written notice to us must include your name, address, account number, signature, and a statement that you wish to opt out of this Arbitration Provision.

(f) Initiation of Arbitration Proceeding/Selection of Arbitration Administrator: Subject to the small claims court exception above, any Claim between you and us shall be resolved by arbitration pursuant to this Section 33 and administered by either the Judicial Arbitration and Mediation Services ("JAMS") or Resolute Systems, LLC ("Resolute") pursuant to their most recent rules ("Rules"). To the extent the Rules conflict with this Agreement, this Agreement shall control. For a copy of the Rules, 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) Resolute at 1661 N Water St., Suite 501, Milwaukee, WI 53202, website at <https://resolutesystems.com/>. If both JAMS and Resolute are unavailable to administer the arbitration, and the parties cannot agree on a different authority to administer arbitration, either party may ask a court of competent jurisdiction to appoint an alternative administrator to administer the arbitration.

(g) 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.

(h) No preclusive effect: 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 these 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; nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

(i) 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, but we are not obligated to make this advance and will decide whether to make it in our sole discretion. Waivers may also be available from the JAMS or Resolute. 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, exceeds the amount you would have paid if the Claim had been brought in the federal court closest to your billing address, then, after the arbitration concludes, the arbitrator shall award you reimbursement to the extent of that difference in amount, unless the arbitrator (or panel) determines that the Claim was brought without any substantial justification. We will pay other JAMS or Resolute case management fees and fees for the arbitrator's services. When we are the claiming party initiating an arbitration against you, we will pay all costs associated with the arbitration. Each party shall bear the expense of their own attorneys' fees, except as otherwise provided by law. If a statute gives you the right to recover any of these fees, these statutory rights shall apply in the arbitration notwithstanding anything to the contrary herein.

(j) Arbitration Procedures: This Section 33 is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA") and the applicable Rules. The arbitrator shall apply the substantive law of the State of Texas, without regard to its conflicts of laws principles. At the request of either party, the arbitrator 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 but shall honor claims of privilege recognized at law. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. In addition, you and we agree to maintain in confidentiality any information received in the course of an arbitration under this Agreement, and to use such information solely for purposes of adjudicating the specific Claim between you and us in the arbitration. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. Except as noted below and as provided for in the FAA, the arbitrator's decision will be final and binding. That said, if the amount in controversy exceeds \$50,000, or the arbitration award strikes down the enforceability of this arbitration clause or the class action waiver provision in this Section or in Section 34 below, any party can appeal that award to a three-arbitrator panel administered by the same arbitration administrator that issued the award from which the appeal is taken, which panel 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 administrator in the form of a dated writing. The arbitration administrator will then notify the other party that the award has been appealed. The arbitration administrator 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 33 Arbitration Provision 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-33 is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Section 33, the Agreement, or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

#### 34. CLASS ACTION WAIVER AND OTHER RESTRICTIONS

In Section 34, "**We, us, and our** are each defined to include First Century Bank, N.A., our successors, affiliates, or assignees; JPay LLC; and Juice Financial.

Regardless of whether a dispute between you and us is ultimately adjudicated in arbitration or in court, that dispute shall be arbitrated or litigated solely on an individual basis. YOU ARE WAIVING YOUR RIGHT TO EVER PARTICIPATE IN A CLASS WIDE OR OTHER REPRESENTATIVE PROCEEDING AGAINST US, IN ANY FORUM.

There shall be no right or authority for any dispute between you and us to be arbitrated or litigated on a class action basis or private attorney general basis or in any purported representative capacity. In the event a dispute between you and us is resolved through arbitration, any 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 or in litigation with claims brought by or against someone other than you or us, unless otherwise agreed to in writing by all parties.

Notwithstanding the above, the scope, validity, effect, and enforceability of this agreement's waiver of (i) class action lawsuits, (ii) representative or class-wide arbitration, (iii) private attorney general claims, or (iv) any requests for public injunctive relief, are to be determined

solely and exclusively by the United States District Court for the Northern District of Texas and not by Resolute, the JAMS, or any arbitrator.

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JPay Progress Prepaid Mastercard® Long Form Fee Disclosure		
All Fees Get Started	Amount	Details
Card purchase	\$0.00	No Charge.
Card activation fee	\$0.00	No Charge.
<b>Monthly usage</b>		
Monthly fee	\$0.00	No Charge. But see Inactivity fee, described below, for monthly inactivity fee.
<b>Add money</b>		
Institution Load	\$0.00	No Charge.
Cash Reload	\$4.95	Third party fee charged by GreenDot for reloads. GreenDot may limit the amount of the transaction. This fee may be up to \$4.95 total. For locations and details, go to: <a href="https://www.attheregister.com/cashreload">https://www.attheregister.com/cashreload</a>
Direct Deposit	\$0.00	No Charge.
Card-to-Card transfer	\$0.00	No Charge.
Bank-to-Card Transfer	\$0.00	Third party fees may apply.
<b>Spend money</b>		
Institution unload	\$0.00	No Charge.
GreenDot unload	\$0.00	Third party fees may be charged by GreenDot for unloads. For locations and details, go to: <a href="https://www.attheregister.com/cashreload">https://www.attheregister.com/cashreload</a>
POS PIN debit purchase	\$0.00	Third party fees may apply.
POS PIN Purchase Declined (US)	\$0.00	Third party fees may apply.
POS Signature Purchase (US)	\$0.00	Third party fees may apply.
POS Signature Purchase Declined (US)	\$0.00	Third party fees may apply.
<b>Get cash</b>		
ATM Withdrawal in-network (US)	\$0.00	Third party limitations may also apply. "In-network" refers to ATMs in the All-point network. To locate an Allpoint ATM go to: <a href="https://www.allpointnetwork.com/locator.aspx">https://www.allpointnetwork.com/locator.aspx</a>
ATM Withdrawal out-of-network (US)	\$0.00	"Out-of-network" refers to ATMs outside of the Allpoint network. You also may be charged a fee by the ATM operator, even if you do not complete a transaction. To avoid a third-party ATM fee, locate an Allpoint ATM: <a href="https://www.allpointnetwork.com/locator.aspx">https://www.allpointnetwork.com/locator.aspx</a>
ATM Withdrawal Declined	\$0.00	Third party fees may apply.
Bank Teller Withdrawal	\$0.00	Third party fees and limitations may apply.
<b>Information</b>		
Customer service (automated system)	\$0.00	No Charge.
Customer service (live agent)	\$0.00	No Charge.
ATM balance inquiry	\$0.00	Third party fees may apply.
<b>Using your Card outside the U.S.</b>		
ATM Withdrawal (International)	\$0.00	You also may be charged a fee by the ATM operator, or the network used for the transaction, even if you do not complete a transaction. See Section 18, International Transactions.
ATM Withdrawal Declined (International)	\$0.00	You also may be charged a fee by the ATM operator, or the network used for the transaction, even if you do not complete a transaction. See Section 18, International Transactions.
ATM Balance Inquiry (International)	\$0.00	Third party fees may apply. See Section 18, International Transactions.
POS PIN debit Purchase (International)	\$0.00	Third party fees may apply. See Section 18, International Transactions.
POS signature Purchase (International)	\$0.00	Third party fees may apply. See Section 18, International Transactions.
POS PIN Purchase Declined (International)	\$0.00	Third party fees may apply. See Section 18, International Transactions.
POS SIG Purchase Declined (International)	\$0.00	Third party fees may apply. See Section 18, International Transactions.
<b>Other</b>		
Replacement Card	\$0.00	No Charge.
Inactivity	\$2.99	Applies 90 days after the last cardholder-initiated transaction and is assessed monthly after the first inactivity fee is billed. No monthly inactivity fee will be billed once subsequent cardholder initiated transaction occurs.
Close Card	\$0.00	No Charge.

**Your funds are eligible for FDIC insurance.** 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 **1-866-777-5729**, by mail at **JPay Progress Cardholder Services, P.O. Box 315, New York, NY 10018**, or visit **[go.cardportal.us](http://go.cardportal.us)**.

**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)**.