

Terms and Conditions for the Juice Incentive Prepaid Mastercard ®

This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which a Juice Incentive Prepaid Mastercard Card (“Card”) has been issued to you. The Juice Incentive Card is a prepaid card issued by First Century Bank N.A. (“Bank”). By accepting and using this Card, you agree to be bound by the terms and conditions contained in this Agreement. You agree to sign the back of the Card immediately upon receipt. The Card will remain the property of Bank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

Definitions. The Card is a Prepaid Card loaded with a specific amount of funds, redeemable to buy goods and services anywhere Mastercard Debit cards are accepted, subject to any merchant restrictions imposed by the company awarding you this Card. CERTAIN RESTRICTIONS APPLY. The Card is issued for loyalty, award, or promotional purposes and IS NOT A GIFT CARD; nor is it intended for gifting purposes. In this Agreement “You” and “you” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agree-ment. “We”, “us”, “our”, and “Bank” mean First Century Bank N.A., our successors, affiliates or assignees. The Card is NOT a credit card. You will not receive any interest on the funds on the card. The Card is not connected in any way to any other account. You must register your Card in order for the funds on your Card to be FDIC insured. You may register your Card by calling Juice Incentive Cardholder Services at 1-855-687-2099 and speaking with a Customer Service Representative. Our business days are Monday through Friday excluding holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

Authorized Users. Until you sign the Card, you may present the card to another person for their use. That person should then sign the Card and become subject to these terms and conditions. However, once you sign the Card, it is for your use only. You are wholly responsible for the use of each Card according to the terms of this Agreement. If you permit someone else to use your Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use.

Using Your Card. You may use your Card to obtain goods or services wherever the Card is honored. The Card cannot be used to obtain cash, for illegal transactions or on-line gambling activity. 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. Payment for pay-at-the-pump stations must be made inside. This Card is not intended for bill payment purposes, and certain types of online and phone payment purchase transactions are not permitted, including transactions processed as recurring debits. Your card is non-reloadable.

For security reasons, we may limit the amount or number of transactions you can make on your Card. You do not have the right to stop payment on any transaction made with your Card.

Each time you use your Card, you authorize us to deduct the amount of the transaction from the balance of the funds associated with the Card. YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON YOUR CARD. If you attempt to use the Card when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on your Card occurs due to a systems malfunction or otherwise, you shall remain fully liable to us for the amount of the transaction and agree to pay us promptly for the additional amount. If we identify that you have more than one card account, we may move a positive balance to cover a negative balance (“Right of Offset”). We also reserve the right to cancel this Card should you create a shortage with your Card.

If you wish to use your Card for a purchase which is greater than the balance of the funds available on your Card, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card, and then you must arrange to pay the difference using another payment method. The merchant may require payment for the difference in cash rather than accepting another card, such as a credit or debit card. Some merchants may not accept these “split transactions.” If you fail to inform the merchant prior to completing the transaction, your Card is likely to be declined.

If you commence a purchase and then change your mind and fail to make the purchase, after the merchant has already obtained an “authorization” for the transaction, the “authorization” may result in a temporary hold for that amount of funds for up to thirty (30) days.

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. It may take up to 7 days for the amount of the refund to be credited to your Card.

Foreign Transactions. If you initiate a transaction in a currency other than US Dollars or in a country other than the United States or make a purchase from a merchant using a bank that uses currency other than US Dollars, this will be considered a foreign 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. This percentage amount is independent of any amount charged by us in accordance with the following sentence of this Agreement. If you make a foreign transaction, we may increase the currency conversion rate up to the rate specified in the Fee Schedule and we will retain this amount as compensation for our services. This charge is independent of the currency conversion rate established by Mastercard. For more information on these fees please check the Fee Schedule.

Receipts. You should get a receipt at the time you make a transaction using your Card. You agree to retain your

receipt to verify your transactions.

Replacement Card/Card and Funds Expiration. Your Card has a “Good Thru” date embossed on the front of the Card. Once the Good Thru date has passed, your Card will be void and will not be replaced. The funds on your Card also will be void once the Good Thru date has passed. If your Card still has unused funds on it when your Card expires, the remaining balance will be unavailable for transfer or reissue to a new card and will be forfeited. If your Card is lost or stolen, and you are calling for a replacement Card for that reason, you may request a replacement card with no charge, once a year. Please report any lost/stolen cards immediately by calling 855-687-2099 or by email at chsupport@juicefin.com

Our Liability for Failure to Complete Transactions. If we do not complete a transfer to or from your Card Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages prox-imately caused by us. However, there are some exceptions. In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. Additionally, we will not be liable for failing to complete a transaction, for instance:

- If, through no fault of ours, you do not have enough funds available on your Card to complete the transaction;
- If a merchant refuses to accept your Card;
- 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;
- If access to your Card has been blocked after you reported your Card lost or stolen, or we have reason to believe the transaction is not authorized by you;
- If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken;
- If there is a hold on your funds or your funds in your Card Account are subject to legal process or other encumbrance restricting their use; or
- Any other exception stated in our Agreement with you.

No Warranty Regarding Goods and Services or Uninterrupted Use. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card. From time to time the Card service may be inoperative, and when this happens, you may be unable to use your Card or obtain information about your balance. Please notify us if you have any problems using your Card. You agree that we are not responsible for any interruption of service.

Periodic Statements. You may obtain information about the amount of money you have remaining in your card account by calling 1-855-687-2099. This information about your remaining balance, along with a 60-day history of account transactions, is also available if you create an account online at juicefin.com/mobile. You also have the right to obtain a sixty (60) day written history of account transactions by calling call 855-687-2099 the number on the back of your Card or write to us at Juice Incentive Card, PO Box 315, New York, NY, 10018; by email at chsupport@juicefin.com

Your Liability for Unauthorized Transactions. 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.

Mastercard’s Zero Liability Policy. Under Mastercard rules, the Mastercard Zero Liability Policy does not apply to payment cards issued to an entity other than a natural person or to cards issued for a commercial purpose. The Mastercard Zero Liability Policy does not apply to transactions made using your Card.

Other Terms. The Cards, Card Accounts, and the Business’ obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of a Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. Except as set forth in the Arbitration Provision, if any provision of this Agreement is determined to be invalid or unenforceable under any rule, law or regulation of agency, whether local, state or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.

This Agreement shall be governed by the law of the State of Georgia except to the extent preempted or governed by federal law. 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. This Card is issued by Bank pursuant to license from Mastercard Inc.

Amendment and Cancellation. 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 change without prior notice.

We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

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"> ▪ Social Security number and income ▪ Account balances and transaction history ▪ Credit history and credit scores 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 <i>First Century Bank</i> chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does <i>First Century Bank, N.A.</i> Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share
QUESTIONS?	Phone:800-335-9973;Email:info@myfirstcenturybank.com; Web:www.myfirstcenturybank.com	
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, N.A. protect my</u> 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, N.A. collect my</u> personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can’t I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates’ everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
DEFINITIONS		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>First Century Bank, N.A. does not share with our affiliates.</i> 	

Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <i>First Century Bank, N.A. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products to you. <ul style="list-style-type: none"> <i>First Century Bank, N.A. does not jointly market.</i>

Other important information

For Alaska, Illinois, Maryland, and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.

For California Customers. We will not share 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.

For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.

For Vermont Customers.

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 can be found at myfirstcenturybank.com; by phone at **800-335-9973**; or by email at info@myfirstcenturybank.com

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 as required by applicable law.

Arbitration Disclosure

(a) Purpose: This Section 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 (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, regard-less 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: Juice Incentive 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 arbitra-tion pursuant to this Section 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; or (ii) AAA at 335 Madison Avenue, New York, NY 10017, website at 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 this entire Section (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 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 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 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 per-son 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, except the "Class Action Waiver and Other Restriction" provision above, is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Section, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

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.

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Fee Schedule

All Fees	Amount	Details
Spend money		
POS PIN or SIG Debit Purchase (US)	\$0.00	No charge.
POS PIN or SIG Debit Purchase Decline (US)	\$0.00	No charge.
Card to Card (within program)	\$0.00	No charge.
Juice Card to External Card	\$0.00	No charge.
Information		
Customer service (automated and live agent)	\$0.00	No charge.
ATM Balance Inquiry	N/A	No cash access allowed.
Using your Card outside the U.S.		
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
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.
POS PIN Purchase Declined (International)	\$0.00	Third party fees may apply.
POS Signature Purchase Declined (International)	\$0.00	Third party fees may apply.
Other		
Replacement Card	\$6.95	Per card replacement. One replacement card per year at no charge.
Inactivity Fee	N/A	N/A
Expedited Replacement Card	\$25.00	Expedited shipping allows you to receive the card within a period of 3 business days. This fee absorbs the replacement card fee, only the expedited replacement card fee will be charged.

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** for details.](https://www.fdic.gov/deposit/deposits/prepaid.html)

No overdraft/credit feature.

Contact **Juice Financial** by calling **1-855-687-2099**, by mail at **Juice Incentive Cardholder Services**, P.O. Box 315, New York, NY 10018, or visit juicefin.com/mobile

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.consumerfinance.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](https://www.consumerfinance.gov/complaint).