

Legacy Prepaid Mastercard® Short Form

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
\$7.50	\$0.00	\$2.00 in-network or out-of-network	N/A
ATM Balance Inquiry			\$1.00
Customer Service (automated or live agent)			\$0.00
Inactivity fee			\$0.00
We charge 5 other types of fees Here are some of them:			
POS PIN debit purchase (International)		2% of the transaction*	
Replace Card		\$5.00*	
*This fee can be lower depending on how and where the card is used.			
No overdraft/credit feature.			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services in the Cardholder Agreement – Long Form Fee Disclosure and Terms and Conditions or call 1-855-687-2114 or visit juicefin.com/mobile LGY-06172026-002			

IMPORTANT – PLEASE READ CAREFULLY AND KEEP FOR YOUR RECORDS

1. Terms and Conditions for the Legacy Prepaid Mastercard®. This document, is an Agreement (“Agreement”) containing the terms and conditions that apply to the Legacy Prepaid Mastercard® issued by First Century Bank, N.A.(Member FDIC) pursuant to a license from Mastercard International Inc. (“Mastercard”). Mastercard is a registered trademark of Mastercard International Incorporated. The Program Manager for the Card is Praxell, Inc. dba Juice Financial (“Juice”). Juice Financial is not a bank. This Card is not a credit card, gift card, is not a checking or savings account and does not earn interest. Your Trust Officer has requested this Card on Your behalf in order for You to make personal, family, or household purchases. Please read this Agreement carefully and keep it for future reference. By accepting, activating, and/or using any Card, You agree to be bound by this Agreement.

This Card is designed to help Your Trust Officer make payments from a Trust to Your Card Account. The Trust Officer controls: 1) who may be a Cardholder (including a guardian as needed), 2) whether cash access is allowed, 3) limits and restrictions (including merchant category code controls), 4) when and how funds are loaded, and 5) when and how funds are unloaded. Contact your Trust Officer for more information. Your Trust Officer will be provided with Bank’s routing number and assigned a 16-digit Account Number once Your identity has been verified.

2. Definitions. “Card” means the Legacy Prepaid Mastercard. “Card Account” means the records we maintain to account for the transactions made with the associated Card. “You” and “Your” means the end user of the Card. “We,” “us,” “our,” and “Bank” mean First Century Bank, N.A., together with its successors and assigns. “Program Manager” means Juice, together with its successors and assigns. “Business” or “Trust Officer” means the commercial enterprise that qualified for, opened and controls the funds in the Card Account, together with its successors and assigns. “Cardholder” means means the person designated by the Trust Officer to use the Card for personal expenses. “Card Number” means the 16-digit number embossed on a Card. “Account Number” means the 16-digit number provided to the Business for the purpose of initiating deposits to the Card Account for a Card. “Business Day” means Monday through Friday, excluding federal and legal banking holidays in the State of New York, from 9:00 AM – 5:00 PM ET.

3. Important Information about Procedures for Opening a New Card Account. Federal law mandates that financial institutions obtain detailed information about individuals opening a Card Account. This means we will request Your name, address, date of birth, SSN, and other identifying information. We may also require presenting a driver’s license or additional documents. If You fail to provide accurate information that we request, we may cancel any or all Cards and Card Accounts associated with You. We reserve the right to restrict or delay access to any such funds.

You must activate Your Card before using it by calling the number on the back of Your Card or through the Juice Financial app which is found here: juicefin.com/mobile. You may request, be issued, and/or use a physical plastic card (a “Physical Card”) or a virtual representation of the card (a “Virtual Card”). If You use a Physical Card and a Virtual Card at the same time, both forms of the Card are associated to one Primary Access Number (“PAN”), which allows You to access the funds available in the Card Account. Except as otherwise stated in this Agreement, You have the same rights and responsibilities under this Agreement whether they use a Physical Card or Virtual Card. Upon receipt and activation of a Physical Card, the Virtual Card will not be automatically disabled. If the Virtual Card is disabled, all further transactions will be processed through your Physical Card.

Virtual Cards will be displayed in the Juice Financial mobile app (download our Juice Financial app here: juicefin.com/mobile) after the successful verification of Your identity and will be activated and ready for use after the first successful load of funds to the Card. You may access the funds in the Card Account by using the Virtual Card Number for transactions initiated over the phone or online. If You decide to receive and use a Physical Card, You will be able to continue using your Virtual Card also. Only one PIN will be provided for each Card. You should not write or keep their PIN with the Card. If You believe that anyone has gained unauthorized access to Your PIN, You should immediately contact Customer Service.

4. Customer Service. If You have any questions, believe your Card is lost or stolen, or see an error, contact Customer Service immediately at **855-687-2114** or email Us at chsupport@juicefin.com. You may also send us mail at P.O. Box 315, New York, NY 10018. However, note sending us mail is a method that takes longer to process. You may also download our Juice Financial app found here: juicefin.com/mobile for more information about your Card Account.

5. FEES. THE FEES RELATING TO THE USE OF CARDS ARE SET FORTH IN THE “FEE SCHEDULE ” ATTACHED TO THIS AGREEMENT AND INCORPORATED HEREIN BY REFERENCE. FEES WILL BE DEBITED FROM YOUR CARD ACCOUNT.

6. 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.

7. Your Card. The Card allows You to access funds loaded to the Card by the Trust Officer disbursing Your funds. The funds in the Card Accounts will be FDIC-insured and funds loaded to a Card will not expire, regardless of the expiration date on the front of the Card. Upon Card expiration or cancellation any remaining Card balance will be returned to the Business. You acknowledge and agree that the Business is solely responsible for compliance with any applicable abandoned property laws and we will not be liable for compliance with such laws. The Cards will remain the property of the Bank and must be surrendered upon demand. The Cards are not transferable, and may not be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. You may not request an additional “secondary card”. Prefunded check transactions are not allowed in this program. If You permit another person to have access to Your card or card number You are liable for all transactions made with the card.

The **maximum aggregate value of any Card may not exceed \$50,000** at any time (the “Card Balance Limit”). The **total amount of purchases permitted on a Card in any single day, is limited to \$20,000.00** (the “Daily Purchase Limit”). For security reasons, We may further limit the number or dollar amount of transactions the Cardholder can make with any Card.

8. Using the Card to Get Cash. If the Cash Feature is enabled on the Card by the Trust Officer, and the Cardholder has received a PIN, the Card may be used by the Cardholder to (i) obtain cash or check the balance at any Automated Teller Machine (“ATM”) that bears the Mastercard® or Cirrus®, Pulse® or AllPoint® brands, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at POS terminals bearing the Mastercard® or Maestro® brand. All ATM transactions are treated as cash withdrawal transactions. **The maximum amount of cash You may withdraw at an ATM on a daily basis is \$1,000.00.** Merchants, banks and ATM operators may impose additional withdrawal limits. The Cardholder may be charged a fee by us for each cash withdrawal and balance inquiry made at an ATM or cash withdrawal obtained through a bank teller, in the amount disclosed in the accompanying “Fee Schedule”. In addition, when the Cardholder uses an ATM not owned by us, an additional fee may be charged by the ATM operator or any network used.

9. Obligation for Negative Balance Transactions. When a Card transaction is initiated, the funds available in the Card Account will be reduced by the amount of the transaction and all associated fees. Cardholders are not allowed to exceed the available amount in their Card Account through an individual transaction or a series of transactions or any fees associated with the transactions or use of the Card. If any transaction or fee causes the balance on a Card to go negative (a “negative balance”), You shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. We also reserve the right to cancel any or all Cards in the event of a negative balance.

10. Authorization Holds. Some merchants place authorization holds on Your available balance, usually for no more than 30 days(hotels, rentals, gas stations, restaurants). Holds reduce available balance until final settlement. Excess hold amounts are released after settlement; timing depends on the merchant and network and may take up to 60 days in some cases.

11. Recurring Transactions. The Card can be used for recurring transactions (for example, subscriptions) initiated by the Cardholder with a merchant. If a recurring payment is declined due to insufficient funds or restrictions, we are not responsible for merchant fees or service interruption. If a recurring transfer is a “preauthorized electronic fund transfer” from the account (as defined by Regulation E), You may request a stop payment before the scheduled transfer by contacting Customer Service.

12. 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.

13. 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.

14. Prohibited Transactions. You agree that you will not use the Card in connection with any illegal activity or online 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 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. 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.

16. 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. The combined processing fees for foreign transaction and for transactions made outside the US including Mastercard and other bank charges, can be up to 2% of the transaction amount.

17. Changes to Your Card Relationship. You agree Juice Financial may manage Your Card Account needs. 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.

You agree that Juice may at any time, as Your agent and on Your behalf: 1) open a new prepaid Card Account for You at a different FDIC-insured depository institution (“New Card Account”), 2) arrange for that new institution to provide a new card to You, if necessary, and 3) transfer the current balance of Your Card Account to the New Card Account. If Juice plans to do that, we 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 but rather transfer the balance, 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.

18. 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 receivership 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.

19. No Warranty Regarding Goods and Services. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with a Card. All such disputes should be addressed to the merchants from whom the goods or services were purchased.

20. Entire Agreement; Severability. This Agreement sets forth the entire understanding and agreement between You and us, 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, 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.

21. 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 purposes using any means of communication technology, including (but not limited to) automatic telephone dialing systems, artificial or pre-recorded voice messages at: 1) any telephone number or email address that You provided in your application for the Card or 2) any telephone number or email address that You may provide to us in the future. Additionally, if any of the numbers that You provide to us either at application or thereafter 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. 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.

22.1. Your Liability for Unauthorized Transactions. Call Customer Service AT ONCE if You believe Your Card, PIN or Card Account number has been lost or stolen, or if You believe that an electronic fund transfer has been made from Your Card Account without your permission. You could lose all the money in your account, calling Customer Service is the best way to keep Your potential losses down. 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 You do NOT tell us within 2 business days after You learn of the loss or theft of your Card, PIN or Card Account number, and we can prove we could have stopped someone from using Your Card, PIN or Card Account number without your permission if You had told us, You could lose as much as \$500.

Also, if Your Periodic Statement shows transfers that You did not make, including those made by Card, code, PIN, Card Account number 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 Card 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 your card from loss or theft and you promptly reported loss or theft to us.

22.2. Contact us in the Event of Unauthorized Transfer. If You believe your Card, PIN or Card Account number has been lost or compromised, You must contact Customer Service. You should also contact Customer Service if You believe an unauthorized transfer has been made using the information from Your Card or Card Account without your permission.

22.3. 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 Policy

22.4. Periodic Statements. Statements in electronic format will be made available free of charge by accessing your Card Account through the Juice Financial app, which is found here: juicefin.com/mobile. You may obtain information about the amount of money You have remaining in Your Card Account or request a 12 month history of account transactions by contacting Customer Service. You also have the right to obtain a 24 month written history of account transactions by contacting Customer Service.

22.5. 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 circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; 3) If the merchant refuses to honor the Card; 4) 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 5) As otherwise provided in this Agreement.

22.6. Error Resolution Notice. In case of errors or questions about your Card Account, call 1-855-687-2101 or 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 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 Card 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 Card 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 Card 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, contact Customer Service .

22.7 Access to Account Information. You may obtain information about the amount of money You have remaining in your prepaid account by logging into the Juice Financial app or by calling Customer Service. You also have the right to obtain at least 24 months of written history of account transactions by contacting Customer Support. You will not be charged a fee for this information being emailed to you.

23. Entire Agreement; Severability. This Agreement sets forth the entire understanding and agreement between You and us, 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, 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.

24. Limited Liability. EXCEPT AS OTHERWISE REQUIRED BY LAW OR THIS AGREEMENT, WE WILL NOT 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 WE 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.

25.1. ARBITRATION PROVISION. (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. Scope: We each agree that all claims arising out of or related to this Agreement ("Claims") will be submitted exclusively to binding arbitration as set forth in this Section. This agreement to arbitrate applies to all Claims that could have been filed in court regarding the Claims, whether you or we are the first to file a Claim with the arbitral tribunal and whether the Claims are against you or us, or ours or your employees, agents, contrac-tors or suppliers. This agreement to arbitrate covers all Claims under this Agreement, regardless of whether such Claim is based in contract, tort, statute, regulation, common law or equity, including, but not limited to, Claims arising out of or related to: (1) the validity, enforceability or scope of this Arbitration Provision or this Agreement; (2) the interpretation, execution, administration, amendment or modification of the Agreement; (3) any alleged breach of this Agreement or tort, (4) the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider), any advertisement or solicitation, or your business, interaction or relationship with us; (5) any charge or cost incurred pursuant to the Agreement or the collection of any amounts due under the Agreement; and any statements or representations made by us to you with respect to the Agreement, the Card, any transaction, Card benefits, features or ser- vices (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.

25.2. 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 after your receive your first Card at the following address: Trust 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.

25.3. Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to these Arbitration Provisions 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.

25.4. 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 pur-ported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any Dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in this Agreement (including the "Survival; Severability" provision below), and without waiving either party's right of appeal, if any portion of this "Class Action Waiver and Other Restrictions" provision is deemed invalid or unenforceable, then the entire Arbitration Provision (other than this sentence) shall not apply.

25.5. 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.

25.6. Arbitration Procedures: This Arbitration Provision 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 Arbitration Provision 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 an 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.

25.7. Survival; Severability: This 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 Arbitration Provision, except the "Class Action Waiver and Other Restrictions" provision above, is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Section 30, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

26. 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.

27. Our Right of Setoff. We have a right to use the money in any of your accounts or any of your other assets with us or any of our affiliates to pay your debts to us or our affiliates. This is called a right of "setoff." If you ever owe us or any of our affiliates any money as a borrower, guarantor, depositor or otherwise, and such amount becomes due to us or our affiliates, or if we reasonably believe that the amount may be owed to us or our affiliates (even if it is ultimately determined that the amount is not owed), we have the right under law and under this Agreement to pay the debt by using the money from any of your accounts or other assets with us or our affiliates. The only exceptions are that this right of setoff does not apply (a) to funds in a Traditional or Roth IRA or other tax-deferred retirement account, or (b) when the debtor's right of withdrawal from the account or access to another asset held with us only arises in a representative capacity. Our right of setoff can arise in several different ways. For example, we have this right of setoff if you fail to maintain sufficient funds in your Card Account for your transactions or if you otherwise fail to timely pay your debts to us or one of our affiliates. If we do exercise this right of setoff, it will be exercised against your accounts and assets in the following order of priority to the extent permitted by law: (a) liquid assets in another of your accounts with us or with any of our affiliates, (b) any matured certificate of deposit (CD) awaiting rollover or payment to you, (c) any other CD held with us, and (d) any fully paid securities in any account held with us or one of our affiliates. We may setoff the funds in your accounts or other assets with us against any due and payable debt owed to us now or in the future by any of you (any of the account or asset owners) having the right of withdrawal in the accounts or right to the asset, to the extent of such person's or legal entity's right to withdraw or obtain the asset. We may use the money from your accounts to pay the debt even if our withdrawal of the money from your accounts results in a loss of interest, an interest penalty, dishonor of checks, or transaction charges. You understand and agree that any such transaction charges will be in addition to any fees assessed to your account for insufficient funds. Additionally, you understand that you may be subject to monetary penalties if a CD, which has not matured, must be liquidated to cover any overdraft. You agree to hold us, our affiliates, and each of our respective officers, directors, employees and agents harmless from any claim or liability arising as a result of our exercise of our right of setoff. You hereby appoint us as your true and lawful agent and attorney-in-fact, with full power to act in your name and on your behalf, with respect to the execution of all instruments and the taking of all action necessary or desirable to effectuate the rights and remedies provided in this Account Agreement and by applicable law.

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

Reasons we can share your personal information	Does <u>First Century Bank, N.A.</u> 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.</u> protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to those employees for whom access is appropriate.
How does <u>First Century Bank, N.A.</u> collect my 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"> • <u>First Century Bank, N.A.</u> does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <u>First Century Bank, N.A.</u> does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products to you. <ul style="list-style-type: none"> • <u>First Century Bank, N.A.</u> does not jointly market.
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 © First Century Bank N. A. 2024 All Rights Reserved.

Fee Schedule

ALL FEES	AMOUNT	DETAILS
Get started		
Initial Physical Card Production fee	\$0.00	There is no fee associated with the issuance of this card.
Monthly usage		
Monthly fee	up to \$7.50	The first monthly fee will be assessed after a period of 30 days and every statement period thereafter on behalf of the Business.
Loads		
Load(s)	\$0.00	No charge.
Spend money		
POS PIN debit purchase	\$0.00	No charge.
POS Signature purchase	\$0.00	No charge.
POS PIN or Signature purchase declined	\$0.00	No charge.
ACH Unload	\$0.00	No charge.
Get cash*		

ATM withdrawal in-network (US)	up to \$2.00	This is our fee. To avoid third party fees and limitations, locate an Allpoint ATM network: https://www.allpointnetwork.com/locator.aspx
ATM withdrawal out-of-network (US)	up to \$2.00	This is our fee. To avoid third party fees and limitations, locate an Allpoint ATM network: https://www.allpointnetwork.com/locator.aspx
ATM withdrawal declined (in or out-of-network)	up to \$1.00	Third party fees and limitations may apply. To avoid additional third party fees and limitations, locate an Allpoint ATM network: https://www.allpointnetwork.com/locator.aspx
Bank teller withdrawal	up to \$3.50	This is our fee. Third party fees and limitations may apply.

Information		
Customer service (live agent or automated system)	\$0.00	No charge.
ATM balance inquiry (in-network)	up to \$1.00	This is our fee. To avoid third party fees and limitations, locate an Allpoint ATM network: https://www.allpointnetwork.com/locator.aspx
ATM balance inquiry (out-of-network)	up to \$1.00	This is our fee. To avoid third party fees and limitations, locate an Allpoint ATM network: https://www.allpointnetwork.com/locator.aspx

Using your card outside the U.S.		
ATM balance inquiry (International)	up to \$1.00	Third party fees and limitations may apply. See "Section 16, International Transactions".
ATM withdrawal (International)	up to \$4.95	Third party fees and limitations may apply. See "Section 16, International Transactions".
ATM withdrawal declined (International)	up to \$1.00	Third party fees and limitations may apply. See "Section 16, International Transactions".
POS PIN debit purchase (International)	up to 2%	Third party fees and limitations may apply. See "Section 16, International Transactions".
POS signature purchase (International)	up to 2%	Third party fees and limitations may apply. See "Section 16, International Transactions".
POS PIN purchase declined (International)	\$0.00	Third party fees and limitations may apply.
POS SIG purchase declined (International)	\$0.00	Third party fees and limitations may apply.

Other		
Close Card	\$0.00	No charge.
Replace card	up to \$5.00	One replacement card per year at no charge. This fee is charged after. Standard shipping 10 business days.
Expedited replacement card	up to \$25.00	Includes replacement card fee and expedited delivery within 3 business days.

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 for the benefit of the Business up to \$250,000 by the FDIC in the event First Century Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature. For general information about prepaid accounts, visit cfpb.gov/prepaid.

Contact Juice Financial by calling 855-687-2114, by mail at Trust Cardholder Services, P.O. Box 315, New York, NY 10018, or visit juicefin.com/mobile

LGY-06172026-002