1. Terms and Conditions for the Juice Disbursement Plus Prepaid Mastercard®. This document is an agreement ("Agreement") containing the terms and conditions that apply to the Juice Disbursement Plus Prepaid Mastercard® ("Card") 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.

The Business shall be responsible for notifying Cardholders of the relevant terms and features available on Your Card and for ensuring that each Cardholder complies with the terms and conditions set forth in this Agreement, which includes an Arbitration Provision. Not all features (including transaction types) outlined in this Agreement may be available to You. Please read this Agreement carefully and keep it for future reference. By accepting and/or using any Card, the Business agrees to be bound by the terms and conditions contained in this Agreement.

2. Definitions.

"Card" means the Juice Disbursement Plus Prepaid Mastercard.

"Card Account" means the records we maintain to account for the transactions made with the associated Card.

"Cardholder", "You" and "Your" mean the person designated by the Business to use the Card.

"We," "us," "our," and "Bank" mean First Century Bank, N.A., together with its successors, affiliates and assignees.

"Program Manager" means Juice, together with its successors, affiliates and assignees.

"Business" means the commercial enterprise that qualified for, opened and owns the funds in the Card Account, together with its successors and assignees.

"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. 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.

4. 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.

5. Your Card. Your Card is controlled, funded and owned by the Business offering You this Card. 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.

You have the same rights and responsibilities under this Agreement whether You 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 as described above and will be activated and ready for use after the first successful load of funds to the Card. You may access the funds in their Card Account by using the Virtual Card Number for transactions or purchases initiated over the phone or online. If You decide to receive and use a Physical Card, You will be able to continue using their Virtual Card also. The Business will be provided with the Bank's routing number and assigned a 16-digit Account Number once the Your identity has been verified. The routing number and the assigned Account Number are for the purpose of initiating authorized automated clearing-house ("ACH") debit transactions only. The 16-digit Card Number embossed or printed on the Card should not be used for these ACH debit transactions or they will be rejected. Any transaction initiated without presenting a Card (such as for a mail order, internet or telephone purchase) will have the same legal effect as if the Card itself had been presented.

6. FEES. THE FEES RELATING TO THE USE OF YOUR CARD ARE SET FORTH IN THE "FEE SCHEDULE " SECTION. FEES WILL BE DEBITED FROM YOUR CARD ACCOUNT.

7. Personal Identification Number ("PIN"). A PIN is a four-digit code unique to each Card to be used by the Cardholder in lieu of signing for a transaction. Only one PIN will be provided for each Card. Cardholders should not write or keep their PIN with the Card. If a Cardholder believes that anyone has gained unauthorized access to their PIN, You should immediately contact Customer Service.

8. Transactions.

(a) Limitations on Transactions: The Business sets individual transactional limits and may control, how, where, and why the Card is used. Not all features (including transaction types) disclosed in this Agreement may be available to You. We have set additional limits on this Card. The total amount of purchases permitted on a Card in any single day is limited to the **daily purchase limit, which is set to $20,000.00**. The **maximum aggregate value of any Card may not exceed $50,000.00** at any time.

(b) Adding Funds to a Card and Cash Access: The Business may add funds to Cards at any time by instructing us to transfer funds to the appropriate Card Accounts. The **maximum daily load amount is $20,000.00** Funds may not be loaded from any source other than the Business. Cardholders are not permitted to load funds to a Card.

If the Cash Feature is enabled on the Card by the Business, and the Cardholder has received a PIN, the Card may be used by the Cardholder to: 1) obtain cash or check the balance at any Automated Teller Machine ("ATM") that bears the Mastercard® or Cirrus®, Pulse® or AllPoint® brands, or 2) 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 the Cardholder 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 will 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 "Fee Schedule". In addition, when the Cardholder uses an ATM, an additional fee may be charged by the ATM operator or any network used (and the Cardholder may be charged a fee for a balance inquiry even if a funds transfer was not completed).

(c) Split Transactions: Cardholders may instruct merchants 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 split transactions or will only allow a split transaction if the remaining amount is paid in cash.

(d) Authorization Holds: You do not have the right to stop payment on any purchase transaction originated by the use of the Card, other than a Recurring Transaction as described in the next Section titled "Recurring Transactions." When a Card is used to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and the merchant may estimate its final value. When we authorize a purchase transaction, we commit to make the requested funds available when the transaction finally settles, and we will place a temporary hold on the Card's funds for the amount indicated by the merchant. If a Cardholder authorizes a transaction and then fails to make a purchase of that item as planned, the approval may result in a hold for that amount of funds. Car rentals, hotels and other service-oriented merchants may choose to factor in additional amounts upon check-in, and it may take up to 60 days after your stay or your rental to have any excess amounts held by the hotel or rental company added back to a Card's available balance. Similarly, some gas stations may factor in additional amounts to cover potential filling of the tank. Until the transaction finally settles, the funds subject to the hold will not be available for other purposes. We will only charge the Card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles. When a Card is used at certain restaurants and service-oriented merchants, there may be an additional 20% (or more) added to the authorization to cover any tip that may be left on the purchase. If this occurs, and the total bill, after adding in the additional 20% (or more), exceeds the amount available on the Card, the transaction may be declined. Accordingly, Cardholders should ensure that their Card has an available balance that is 20% (or more) greater than the total bill before using their Card.

(e) Recurring Transactions: "Recurring transactions" are transactions that are authorized in advance by the Cardholder to be charged to a Card at substantially regular intervals. If a Card is used for recurring transactions, the Cardholder should monitor the balance and ensure there are funds available in the Card Account to cover the transactions. We are not responsible if a recurring transaction is declined because a Cardholder has not maintained a sufficient balance in the Card Account to cover the recurring transaction. If a Cardholder has told us in advance to make regular payments (i.e., recurring transactions) from a Card Account, the Cardholder can stop the payment by calling the number on the back of their Card, at least three business days before the scheduled date of the transfer.

(f) Obligation for Negative Balance Transactions: If any transaction or fee causes the balance on the Card to go negative (a "negative balance"), including any purchase transaction where the retailer or merchant does not request authorization, the Business shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. The Business shall pay us promptly for any negative balance and any related fees.

(g) International Transactions: Any transaction initiated on a Card in a currency or country other than the currency or country in which the Card was issued will be subject to a fee on the transaction (including credits and reversals) as set forth in the "Fee Schedule". This fee is in addition to the currency conversion rate. If You initiate a transaction with your Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

9. Obtaining Balance and Transaction Information; Periodic Statements Alternative. Cardholders and the Business should keep track of the transactions on their Cards. A 12-month history of account transactions, is available through the Juice Financial app which is found here: **juicefin.com/mobile**

10. 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 direct damages. However, there are some exceptions. We will not be liable, for instance: 1) if, through no fault of ours or of the Program Manager, the Business rejects Your transaction; 2) if a merchant refuses to accept a Card; 3) if an electronic terminal where You are making a transaction does not operate properly, and You knew about the problem when You initiated the transaction; 4) if a Card has been suspended, blocked or closed and after it; 5) if there is a hold or the funds are subject to legal process or other encumbrance restricting their use; 6) if we or the Program Manager have reason to believe the requested transaction is unauthorized; 7) if circumstances beyond our or the Program Manager's control (such as fire, flood or computer or communication failure) prevent the completion of the transaction; or 8) for any other exception stated in this Agreement.

11. In Case of Questions, Errors, Lost or Stolen Cards and Unauthorized Transactions. Cardholders and the Business should protect their Cards against theft, loss and unauthorized use with the same level of care that should be used to protect cash or cards used for personal purposes. Unless otherwise required by law or Mastercard rules, we will not be liable for unauthorized transactions unless we failed to process the transaction in good faith and in compliance with commercially reasonable security procedures. Neither the Business nor any Cardholder will have the benefit of any consumer law limiting liability with respect to the unauthorized use of a Card. This means liability for the unauthorized use of a Card could be greater than the liability in a consumer prepaid card transaction. The Business accepts and agrees to undertake the additional risk and greater measure of liability associated with the use of business purpose cards. If the Business or any Cardholder believes an error occurred, a Card, PIN, or Access Code(s) has been lost or stolen, or that someone has made an unauthorized transaction with a Card or may attempt to use a Card without permission, You agree to notify us immediately by contacting Customer Service. You will need to tell us: 1) the Business name who gave you the Card; 2) Your name; 3) the Card Number and other identifying details; 4) why You believe there is an error; 5) the dollar amount involved; and 6) approximately when the error took place. We will cancel the Card, and if our records show that available funds remain in the Card Account, we will issue a Replacement Card loaded with the remaining value. You agree to assist us in determining the facts relating to any possible unauthorized use or error associated with the Card, and to comply with the procedures we may require for any investigation.

12. Receipts. Cardholders should get or request a receipt at the time of each transaction. You agree to retain Your receipts to verify Your transactions.

13. 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.

14. Returns and Refunds. Refunds of amounts paid for goods or services obtained with a Card are applied as credits to the Card. You are not entitled to a cash or check refund. The amounts credited to a Card for refunds may not be available for up to five days from the date the refund transaction occurs.

15. Liability for Unauthorized Transfers. The Business exercises, and agrees to require Cardholders to exercise, reasonable control over the information related to the Card Account and Cards, including the Cards and Card Numbers, Access Code(s), PINs and the Account Number. Tell us AT ONCE if the Business or any Cardholder believes a Card, Card Number, Access Code, PIN have been lost or stolen, or if the Account Number has been compromised, by calling Customer Service. Also, if transaction history for a Card shows transfers that the associated Cardholder did not make, including those made using Your Card or Card Number, or if any unauthorized transfer has been made using the Account Number, or the Business or any Cardholder believes an unauthorized electronic transfer has been made, tell us at once. The best way to keep the Business' losses down is by calling Customer Service. Electronic transfers made to or from a Card Account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act, Regulation E, or other consumer laws limiting liability with respect to the unauthorized use of a Card. This means the Business' liability under this Agreement for the unauthorized use of a Card, Card Number, or the Account Number could be greater than a consumer's liability would be in a consumer-purpose prepaid card transaction. The Business accepts and agrees to undertake the additional risk and greater measure of liability associated with the use of commercial purpose cards, which includes the risk of losing all of the funds in the Card Accounts.

16. Mastercard's Zero Liability Policy. Under Mastercard rules, the Mastercard Zero Liability Policy does not apply to payment cards issued for a commercial purpose. The Mastercard Zero Liability Policy does not apply to transactions made using your Card.

17. Card Cancellation and Suspension; Service Limits. We reserve the right, in our sole discretion, to limit the use of any Card or all Cards, including limiting or prohibiting specific types of transactions. We may refuse to issue a Card, revoke Card privileges, or cancel any Card with or without cause or notice, other than as required by applicable law. You or the Business may cancel any Card by calling the number on the back of the Card or Customer Service. The Business agrees that it will not issue any Cardholder an expired, revoked, canceled, suspended or otherwise invalid Card. Our cancellation of Card privileges will not otherwise affect Your rights and obligations under this Agreement. Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited.

18. 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 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.

19. Amendment and Cancellation. We may amend or change the terms and conditions of this Agreement at anytime. We will not apply any amendments or changes to the Arbitration Provision to any arbitration that is pending at the time of the amendment or change. The Business will be notified of any change in the manner provided by applicable law before the effective date of the change. However, if the change is made for security purposes, we may implement such change without prior notice. We may cancel or suspend any Card or this Agreement at any time. You or the Business may cancel this Agreement at any time. If the Business cancels this Agreement, it may request the funds remaining in the Card Account to be sent to them. If we cancel this Agreement and all Cards when any Card Account has a balance, we will send the Business a check in the amount of the balance in the Card Accounts for no charge. Termination of this Agreement by the Business will not affect any of our rights or the Business' obligations arising under this Agreement before termination.

20. Telephone Monitoring/Recording; Calls and Messages to Mobile Phones. We may monitor and/or record telephone calls between You and us to assure the quality of our Customer Service or as required by applicable law. We may use automated telephone dialing and emails to initiate communications with You and/or the Business about Your transactions and other important information regarding this Agreement or Your relationship with us. You authorize us to call any telephone number You have given us or You give to us in the future and to play prerecorded messages with information about the Agreement over the phone. You also give us permission to communicate such information to you by email. You understand that, when You receive such calls or emails, You may incur a charge from the company that provides you with telecommunications, wireless and/or internet services. You agree that we will not be liable to You for any fees, inconvenience, annoyance or loss of privacy in connection with such calls or emails. You understand that anyone with access to Your telephone, answering machine or email account may listen to or read the messages, notwithstanding our efforts to communicate only with You. This authorization is part of our bargain concerning Your use of the prepaid card subject to this Agreement and we do not intend it to be revocable. However, to the extent we are required by applicable law to allow You to revoke your consent to these automatic reminders, You may do so by calling Customer Service.

21. Changes to Your Card Relationship. You agree Juice Financial may manage Your prepaid account needs, 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 the Program Manager 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.

22. 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.

23. Other Terms and Choice of Law. 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.

We may refuse to issue a Card to anyone for any reason. Cards may not be available in all states. You must be at least 18 years of age (or the age of majority in the state where you apply for the Card if different than 18) to be issued or use the Card.

24. ABRITRATION 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, contractors or suppliers. This agreement to arbitrate covers all Claims under this Agreement, regardless of whether such Claim is based in contract, tort, statute, regulation, common law or equity, including, but not limited to, Claims arising out of or related to: (1) the validity, enforceability or scope of this Arbitration Provision or this Agreement; (2) the interpretation, execution, administration, amendment or modification of the Agreement; (3) any alleged breach of this Agreement or tort, (4) the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider), any advertisement or solicitation, or Your business, interaction or relationship with us; (5) any charge or cost incurred pursuant to the Agreement or the collection of any amounts due under the Agreement; and 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.

(b) 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 You 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.

(c) 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.

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

(e) 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.

(f) 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.

(g) 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, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

25. 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.

26. 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: 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. (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.

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: ▪ Social Security number and income ▪ Account balances and transaction history ▪ Credit history and credit scores When you are *no longer* 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 First Century Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Century Bank, N.A. 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 First Century Bank, N.A. 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, N.A. collect my personal information?	We collect your personal information, for example, when you ▪ 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 ▪ 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. ▪ *First Century Bank, N.A. does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *First Century Bank, N.A. 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. ▪ *First Century Bank, N.A. 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**

Fee Schedule

ALL FEES	AMOUNT	DETAILS
Get started		
Card purchase fee	$0.00	No charge.
Monthly usage		
Monthly fee	$0.00	No charge.
Add money		
Loads	$0.00	Third party fees and limitations may apply.
Spend money		
ACH Unload	$5.00	Third party fees and limitations may apply.
POS PIN debit purchase	$0.00	Third party fees and limitations may apply.
POS Signature purchase	$0.00	Third party fees and limitations may apply.
POS PIN purchase (declined)	$0.00	Third party fees and limitations may apply.
POS Signature purchase (declined)	$0.00	Third party fees and limitations may apply.
Get cash		
ATM Withdrawal (In-network)	$2.00	This is our fee. "In-network" refers to the AllPoint ATM network. To avoid a third-party fee, locate and AllPoint ATM: https://www.allpointnetwork.com/locator.aspx Third party limitations may also apply.
ATM Withdrawal (Out-of-network)	$2.00	This is our fee. "Out of network" ATM refers to all other domestic (US) ATM locations, not found in the AllPoint ATM network above. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Withdrawal (Decline)	$1.00	This is our fee. In addition, third party fees and limitations may apply. To locate an AllPoint ATM visit: https://www.allpointnetwork.com/locator.aspx
Bank Teller Withdrawal	$3.50	Third party limitations may also apply.
Information		
Customer service (live agent or automated system)	$0.00	No charge.
ATM Balance Inquiry (In-network)	$1.00	This is our fee. For locations and details, go to https://www.allpointnetwork.com/locator.html
ATM Balance (Out-of-network)	$1.00	This is our fee. You may be charged a third-party fee by the ATM operator. To avoid this fee, locate an Allpoint ATM here: https://www.allpointnetwork.com/locator.html
Using your card outside the U.S.		
POS PIN Debit Purchase (International)	2%	Third party fees and limitations may apply. See Section 8(g), "International Transactions"
POS Signature Purchase (International)	2%	Third party fees and limitations may apply. See Section 8(g), "International Transactions"
POS PIN Debit Purchase Decline (International)	$0.00	Third party fees and limitations may apply. See Section 8(g), "International Transactions"
POS Signature Purchase Decline (International)	$0.00	Third party fees and limitations may apply. See Section 8(g), "International Transactions"
ATM Withdrawal (International)	$4.95	This is our fee. Third party fees and limitations may apply. See Section 8(g), "International Transactions"
ATM Withdrawal Declined (International)	$1.00	This is our fee. Third party fees and limitations may apply. See Section 8(g), "International Transactions"
ATM Balance Inquiry (International)	$1.00	This is our fee. Third party fees and limitations may apply. See Section 8(g), "International Transactions"
Other		
Replacement Card	$5.00	You may request one replacement card per year at no cost, which will be personalized with your name on the card. This fee is charged after this initial request. Standard Shipping Delivery is between 7 to 10 days.
Expedited Replacement Card	$25.00	This fee absorbs the Replacement Card fee (only the expedited replacement card fee will be charged). Expedited shipping allows you to receive the card within a Period of 2 to 3 business days.
Inactivity Fee	$3.95	Charged after 90 Days for each month of inactivity, until new activity is conducted.
Close Card	$0.00	Applied when you request account closure and the remaining funds distributed via paper check.

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 Disbursement Plus Cardholder Services, P.O. Box 315, New York, NY 10018, or **visit juicefin.com/mobile**