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Cardholder Agreement

IMPORTANT—PLEASE READ CAREFULLY

Terms and conditions for ReadyFUNDS® Premier Access® Prepaid MasterCard® Payroll Card. This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which the Card has been issued to you by Axiom Bank, N.A. (Member FDIC) pursuant to a license from MasterCard®. By accepting and using this Card, you agree to be bound by the same terms and conditions contained in this Agreement. This Card will remain the property of Axiom Bank and must be surrendered upon demand. This Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference. THE READYFUNDS® PREMIER ACCESS PREPAID MASTERCARD PAYROLL CARD IS SUBJECT TO CERTAIN FEES. SEE FEES AND CHARGES FOR MORE DETAILS. THIS AGREEMENT ALSO REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING ARBITRATION. SEE ARBITRATION PROVISION FOR MORE DETAILS.

1. Definitions

“Card” means the ReadyFUNDS® Premier Access® Prepaid MasterCard® Payroll Card issued to you by Axiom Bank through your employer. “You” and “your” means the person or persons who have received the Card and are authorized to use the Card as provided for in this agreement. “We,” “us,” and “our” mean Axiom Bank, our successors, affiliates or assignees. Quantum Rails is the entity managing the Card Program “Program Manager”. For purposes of these disclosures, our “business days” are Monday through Friday. Legal holidays are not included.

The Card is a prepaid card that has been provided to you by your employer pursuant to a payroll card program. The Card allows you to access funds on the Card. Only your employer may load funds onto the card. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The Card is not a credit card. You will not receive any interest on the funds on the Card. Card funds are FDIC insured on a pass-through basis to the extent permitted by law.

2. Information Needed to Obtain Your Card

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card account. You or your employer have provided us with sufficient documentation for identification verification purposes under applicable laws and regulations. To continue ongoing compliance and validation, we may also ask to see your driver’s license, government-issued photo ID or other identifying documents on a going forward basis in connection with your Card.

3. Personal Identification Number (“PIN”)

You will not receive a PIN with your Card Account. However, you can set a PIN through the IVR (Interactive Voice Response automated telephone system), Customer Website or by calling Customer Service at 1-877-321-8437. Only one (1) PIN will be issued for each Card Account. You will need a PIN to obtain cash at an ATM or to make a PIN purchase or obtain cash back at a point-of-sale (“POS”) terminal. You should not write or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the Section below titled “Your Liability for Unauthorized Transfers.” If you lose your PIN you may contact 1-877-321-8437, Customer Support to have the PIN reset.

4. Limitations on Transactions

For security reasons, there are limits on the number of transactions you can make using your Card. You can use your Card for up to 10 credit transactions each day and 20 debit transactions each day. You may buy up to \$5000 worth of goods or services each day you use the Card. Any deposit made by your employer on a non-business day is considered made on the next business day.

5. Using Your Card

You may use your Card to access cash at ATMs displaying MasterCard, Maestro or Cirrus brand, pay for goods and services anywhere Debit MasterCard® is accepted. Some of these services may not be available at all terminals.

You may use your Card to purchase or lease goods or services wherever the Card is honored as long as you do not exceed the value available on your Card. You are responsible for all transactions initiated by use of your Card. If you permit someone else to use your Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use. If you do not have enough value loaded on your Card you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called “split transactions”. Some merchants do not allow cardholders to do split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash.

If you use your Card number without presenting your Card (such as for a mail order or telephone purchase), the legal effect will be the same as if you used the Card itself. Your Card cannot be redeemed for cash. You may not use your Card for any illegal transactions, nor may you use your Card at casinos, or for gambling activity.

You should keep track of the amount of value loaded on Cards issued to you. You may view the amount of value remaining on your Card by logging into your Card account at www.ReadyFunds.net or by calling the Customer Service number shown on your Card and listed below at any time to obtain the current value associated with Card. Call toll-free 1-877-321-8437, 24 hours/7 days a week for the balance or if you have questions on Card usage.

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

6. Fees and Charges

FEES: THE FEES RELATING TO THE USE (AND MISUSE) OF YOUR CARD ARE SET FORTH IN THE “SCHEDULE OF CARDHOLDER FEES” ATTACHED TO THIS AGREEMENT AND INCORPORATED HEREIN BY REFERENCE. FEES INCURRED PURSUANT TO THE TERMS OF THIS AGREEMENT WILL BE WITHDRAWN FROM YOUR CARD ACCOUNT AND WILL BE ASSESSED SO LONG AS THERE IS A REMAINING BALANCE IN YOUR CARD ACCOUNT, UNLESS PROHIBITED BY LAW. You agree to pay all fees associated with the Card. We may from time to time amend the “Schedule of Fees and Charges” at our sole discretion and as set forth in the Section of this Agreement titled “Amendment and Cancellation.” 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

7. 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.

8. International Transaction Fee

If you initiate a transaction on a currency other than US Dollars or in a country other than the United States, this will be considered a foreign transaction. Transactions in a currency other than US Dollars are converted to US Dollars using the currency conversion rate used by MasterCard, which is either

a wholesale market rate or the government-mandated rate in effect one day prior to the processing date for the transaction. The current conversion rate used by MasterCard on the processing date may differ from the rate in effect on the transaction date or on the date that the transaction posts to your Card Account. The combined processing fees for foreign transaction and for transactions made outside the US including MasterCard and bank charges, can be up to 5%.

9. Receipts

You can get a receipt at the time you make any transfer from your account using one of our ATMs or point of sale terminals or point of sale terminals. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call 1-877-321-8437 to find out whether or not the deposit has been made. You agree to retain your receipt to verify your transactions.

10. Periodic Statements

Statements in electronic format will be made available free of charge by accessing your Card account at www.ReadyFunds.net. You may obtain information about the amount of money you have remaining in your Card account by calling 1-877-321-8437. This information, along with a 60-day history of account transactions, is also available on-line by accessing your Card account at www.ReadyFunds.net. You also have the right to obtain a 60-day written history of account transactions by calling 1-877-321-8437 or by writing Cardholder Services, PO Box 1109, Sikeston, MO 63801.

11. Confidentiality

We may disclose information to third parties about your account or the transactions you make:

- (1) Where it is necessary for completing transactions;
- (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 order or other legal reporting requirements;
- (4) To our employees, auditors, affiliates, service providers, or attorneys as needed;
- (5) As otherwise provided in our Privacy Policy Notice below.
- (6) If you give us your written permission.

12. Our Liability for Failure to Complete Transactions

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

- (1) If, through no fault of ours, your Card funds are insufficient for the transaction or are unavailable for withdrawal;
- (2) If the ATM where you are making the transfer does not have enough cash;
- (3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- (4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (5) If merchant refuses to honor the Card;
- (6) If your employer did not properly enroll you into the payroll Card program;
- (7) 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;
- (8) As otherwise provided in this Agreement.

13. Your Liability for Unauthorized Transactions

You agree to exercise reasonable control over your PIN(s); Access Code(s); user ID(s); password(s) and any other access method related to your Card Account. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your Card. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without

your permission.

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

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

If you believe your Card or PIN has been lost or stolen, call: 1-877-321-8437 or write to Cardholder Services, PO Box 1109, Sikeston, MO 63801. You should also call the number or write to the address listed above if you believe an unauthorized transfer has been made using the information from your Card without your permission.

You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your Card or Access Code(s). You also agree to cooperate completely with us in attempts to recover funds from unauthorized users and to assist in their prosecution. We may issue replacement Card(s) or Access Code(s) (PIN(s)), but only after you have provided such proof and security or indemnification as we may require. In addition, you acknowledge that we may have to deactivate your Card(s) and/or Card Account to prevent future losses. If you share your Card(s) or Access Code(s) (PIN(s)) with another person, use of your Card Account by that person may be considered as authorized. If you authorize another person to use your Card or Access Code(s) (PIN(s)), you agree that you will be liable for all transactions arising from use of the Card or Access Code(s) (PIN(s)) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction and any corresponding fees, except as otherwise required by applicable law. A transaction is unauthorized if it is not initiated by you, you did not give permission to make the transaction and you do not benefit from the transaction in any way.

14. Other Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Florida except to the extent governed by federal law.

15. Amendment and Cancellation

We may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such a change without prior notice.

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

If your Card is cancelled, upon your request we can send you a check for all remaining funds after deducting any fees, charges and outstanding transactions. You also may cancel this Agreement by calling 1-877-321-8437 or customer service at the number on the back of your Card. If you cancel your Card, you may zero out you Card Account balance before closing your Card Account or request that we send you a check in the amount of your Card Account balance when you close your Card Account, which we will do for a fee as set forth in the Schedule of Cardholder Fees attached to this Agreement. If your Card is canceled by us when your Card Account has a balance, we will send you a check in the amount of your Card Account balance for no charge. In all events, any check we send will be sent to the address we have for you in our records.

16. Information About Your Right to Dispute Errors

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In case of errors or questions about your electronic transfers, telephone 1-877-321-8437 or write Cardholder Services, PO Box 1109, Sikeston, MO 63801 as soon as you can. You may also choose to email customerservice@readyfunds.net to notify us of an error, however please include contact information only. Do not include confidential card information by email. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling 1-877-321-8437 or writing Cardholder Services, PO Box 1109, Sikeston, MO 63801. You will need to tell us:

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

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

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error resolution procedures, call 1-877-321-8437 or visit the following website www.ReadyFunds.net.

17. Privacy and Data Protection and Recording
- (i) Information We Collect (“Cardholder Information”):
- (a) Information about the purchase(s) made with the Card, such as date of purchase(s), amount and place of purchase(s); and
 - (b) Information you provide to us when you apply for a Card.
- (ii) Information Security: Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to safeguard Cardholder Information.
- (iii) Disclosure: We may use Cardholder Information to provide customer services, to develop our own marketing programs, to help protect against fraud and to conduct our own research and analysis and to comply with applicable law. We may also provide certain Cardholder Information to others as permitted by law, such as government entities or other third parties in response to subpoenas. Please see our privacy policy for further details.

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

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 you purchase with your Card.

20. Loading Value onto Your Card Account and Keeping Track of Your Balance. A maximum aggregate amount of US \$10,000 is allowed on your Card at any time. You should keep track of the amount of funds loaded on the Card issued to you by your employer.
- Deposits made by your employer will generally be available on the day we receive the deposit, however, your ability to withdraw funds may be delayed in cases of error transmissions or transfer irregularity. If this occurs, funds will be available within (5) business days after the transfer. You authorize your

payroll card provider and us to recover any funds erroneously added to your Card account. If an authorized addition to your Card account has an error or if you require additional information regarding funds added or loaded, you must contact us or your payroll card provider immediately. You are responsible for reporting to all applicable government tax authorities, all earnings received and loaded on to your Card or Card account and the payment of any applicable local, state, province, and/or federal, domestic or international taxes that apply to such earning.

You may not add additional funds to your Card account.

21. Arbitration Provision
- (a) Purpose: This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) may be arbitrated instead of litigated in court.
- (b) Definitions: As used in this Arbitration Provision, the term “Claim” means any claim, dispute or controversy between you and us arising from or relating to the Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of the Arbitration Provision or this Agreement. “Claim” includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term “claim” is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card; (ii) the amount of available funds on the Card; (iii) advertisements, promotions or oral or written statements related to the Card goods or services purchased with the Card; (iv) the benefits and services related to the Card; and (v) your enrollment for the Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court or your state or municipality so long as the Claim is individual and pending only in the court.
- As used in the Arbitration Provision, the terms “we” and “us” shall for all purposes mean Axiom Bank, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns and all of their agents, employees, directors and representatives. In addition, “we” and “us” shall include any third party using or providing any product, service, or benefit in connection with any Card (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors, and all of their agents, employees, directors and representatives if, and only if, such a third party is named as a co-party with us (or files) a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms “you” or “yours” shall mean all persons or entities approved by us to have and/or use a Card, including but not limited to all persons or entities contractually obligated under any of this Agreement.
- (c) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to the Arbitration Provision 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. Claims shall be referred to either the National Arbitration Forum (“NAF”), Judicial Arbitration and Mediation Services (“JAMS”), or the American Arbitration Association (“AAA”), as selected by the party electing to use 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 either of the other organizations 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) the NAF at PO Box 50191. Minneapolis, MN 55404; website at www.arbitration-forum.com; (ii) JAMS at 1920 Main Street, Suite 30D, Los Angeles, CA 92614; website at www.jamsadr.com; (iii) AAA at 335 Madison Avenue, New York, NY 10017; website at www.adr.org.

- (d) Significance of Arbitration: IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, 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 CODE OF PROCEDURES OF THE NAF, JAMS, OR AAA, AS APPLICABLE (THE “CODE”). FURTHER, YOU WILL NOT HAVE THE 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 ARBITRATORS 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.

(e) Restrictions on Arbitration: 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.

(f) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing, administrative and/or other hearing fees for any Claim you initiate as to which you or we seek arbitration. 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 the mailing address we have in our records and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(g) Arbitration Procedures: This 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”). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this Arbitration Provision shall control if it is inconsistent with the applicable Code. 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 Code. 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 requesting party, within fifteen (15) days of receiving the requesting party’s notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party’s submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator’s decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Code and issue its decision within one hundred twenty (120) days of the date of the appellant’s written notice. The decision of the panel shall be by majority vote and shall be final and binding.

(h) Continuation: This Arbitration Provision shall survive termination of your Card as well as voluntary payment of any debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not

invalidate the remaining portions of this Arbitration Provision, this Agreement or any prior agreements you have had with us, each of which shall be enforceable regardless of such invalidity.

22. Unclaimed Property
- If your Card becomes inactive, we may be legally obligated to report the balance of your Account as unclaimed property and forward the unclaimed funds to the state designated in accordance with applicable law. The specific period of time to report and send funds in an inactive Account varies by state but usually ranges between three (3) and five (5) years.

23. Fees and Charges

SCHEDULE OF CARDHOLDER FEES	
These fees will be deducted from your card balance. In the event that your card balance is not sufficient to cover any applicable fees, you agree to submit payment to us on demand or reload your card with an amount equal to or greater than the fees owed. See Item 5 for more details.	
Load Limits: \$10,000 total load limit per card Withdrawal Limits: \$5,000 maximum total spend per day (includes all cash and POS transactions). \$1,025 ATM withdrawal per transaction. \$1,025 ATM withdrawal per day.	
Load Fees	
Payroll Loads	No Charge
Spend Fees	
Domestic POS PIN Transaction	No Charge
Domestic POS Signature Transaction	No Charge
Domestic ATM Balance Inquiry or Decline ³	\$1.00 ³
Domestic POS Decline	\$1.00
Bill Payment Transaction	\$1.00
Bill Payment Stop Payment Transaction	\$30.00
Withdrawal Fees	
ATM Cash Withdrawal -Domestic ³	\$2.50 ³
ATM Cash Withdrawal - AllPoint	\$2.50 ³ 1 free per pay period
ACH Transfer from Card to Bank Account	\$1.00* 1 free per pay period
Bank Teller Cash Withdrawal*	\$2.50 ³ 1 free per pay period
Other Fees	
Web Card Account Access	No Charge
IVR Card Account Access	No Charge
SMS Text Alerts	No Charge
Expired Card (5 year term), reissue new Card	No Charge
Upgrade to Personalized Card with your name	\$2.50
Replacement Card	\$10.00
Replacement Card, expedited to home address	\$35.00
Monthly Maintenance Fee – After 6 Months of Inactivity (activity defined as a cardholder initiated financial transaction)	\$4.95
Customer Service Fees	
Customer Service Problem Resolution ¹	No Charge ¹
Printed & Mailed Transaction History Statement ⁴	No Charge ⁴
Transaction History Access via IVR & Web	No Charge
International Fees	
International POS Signature Transaction ²	Variable ²
International POS PIN Transaction ²	Variable ²
International POS Decline	\$1.00
ATM Cash Withdrawal -International ³	\$2.50 ³
International ATM Balance Inquiry or Decline ³	\$1.00 ³
1.	ReadyFUNDS reserves the right to charge \$ 2.00 per call for cardholders calling more than four (4) times per month for information that is available on IVR or web portal.
2.	International POS Transactions are subject to a variable International Transaction Fee(s) (see Section 8).
3.	A bank or ATM owner may charge an additional fee for these transactions.
4.	Cardholders may request one Printed & Mailed Transaction History Statement per month at no charge. A fee of \$2.50 will be charged for each additional statement.