Monthly fee	Per purchase	ATM withdrawal	Cash reload
$2.00	**$0**	**$2.50**	**$4.95***

ATM balance inquiry	$0
Customer service (automated or live agent)	$0
Inactivity	$0

We charge 7 other types of fees. Here are some of them:

Card Replacement (regular or expedited delivery)	$0 or $35.00
Over-the-Counter Cash Withdrawal	$2.00*

* This fee can be lower depending on how and where this card is used.

No Credit or Overdraft Feature.

Register your card for FDIC insurance eligibility and other protections.

For general information about prepaid accounts, visit *cfpb.gov/prepaid*. Find details and conditions for all fees and services in the cardholder agreement, or call **1-833-635-6301** or visit ***ePlata.com***.

List of all fees for Plata Prepaid Visa Card

All fees	Amount	Details
Get started		
Card purchase	$0	There is no fee to purchase the card.
Monthly usage		
Monthly fee	$2	Charged each month.
Add money		
Direct Deposit	$0	There is no fee for direct deposit.
Cash reload	$4.95	This is not our fee. Fees of up to $4.95 may apply when reloading your card at ReadyLink Reload Retailers. See the ReadyLink Reload Retailer or contact us at 1-833-635-6301 for details. This fee must be paid to the ReadyLink Reload Retailer in addition to the amount that you are adding to your card and will not be charged to your card. ReadyLink Reload Retailer Locations may be found at ePlata.com.
Bank Transfer	$0	Transfer funds from your bank account to your card. You may be charged a fee by the bank originating the transfer.
Spend money		
Bill payment (regular delivery)	$0	Bill pay available when you log in to your account at *ePlata.com* or using the Plata mobile app. Regular bill pay transactions will be completed within 3 business days for electronic payments and within approximately 7 days if we have to mail a paper check to pay your bill.
Bill payment (expedited delivery)	$0	Bill pay available when you log in to your account at *ePlata.com* or using the Plata mobile app. Expedited bill pay transactions will be completed within 1 business day. Electronic payments only.
Get cash		
ATM withdrawal	$2.50	This is our fee. It is Assessed each time the card is used at an ATM. The ATM operator may also charge a fee.
ATM Transaction Decline	$0.30	This is our fee. It is Assessed each time the card is used at an ATM and the transaction is declined. You may also be charged a fee by the ATM operator.
Over-the-Counter Cash Withdrawal	$2.00	First four (4) over-the-counter transactions are free. Thereafter, the fee will be assessed each time the card is used at an over-the-counter/in-person bank teller. The bank/financial institution may charge an additional fee for each transaction.
POS Pin Debit Purchase – with Cash Back	$0	Limits on the amount of cash you can withdraw per transaction vary. Ask your merchant for details.
Information		
Customer service (automated)	$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	$0	No fee for calling a live agent.
ATM balance inquiry	$0	
Balance inquiry via ePlata mobile app or mobile alerts	$0	Third-party standard text messaging rates may apply.
Using your card outside the U.S.		
International transaction	3%	For each foreign transaction, a 3% currency conversion fee will be assessed.
International ATM withdrawal	$0	You may be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	$0	You may be charged a fee by the ATM operator.

Other		
Inactivity	$0	There is no inactivity fee.
Bill Pay – Electronic	$0.25	Per transaction.
Bill Pay – Paper Check	$1.50	Per transaction.
Paper Statement Fee	$2.00	One request per month is included at no charge. The fee will be charged for each additional request made in the same month.
Replacement Card Fee (via standard USPS mail)	$0	No fee for standard card replacement.
Replacement Card Fee (expedited)	$35.00	Card will be sent within two (2) business days.
Balance Liquidation Fee	$0	There is no fee for balance liquidation.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Sutton Bank, an FDIC-insured institution. Once there, your funds are insured up to $250,000 by the FDIC in the event Sutton 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.

Contact Plata by calling 1-833-835-6301 or visit *ePlata.com*.

For general information about prepaid accounts, visit *cfpb.gov/prepaid*.
If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit *cfpb.gov/complaint*.

PLATA PREPAID VISA® CARD

CARDHOLDER AGREEMENT / TERMS & CONDITIONS

IMPORTANT – PLEASE READ CAREFULLY

1. About Your Card

This Cardholder Agreement ("*Agreement*") constitutes the agreement between you, and Sutton Bank, Attica, Ohio ("*Sutton Bank*" or "*Issuer*"), outlining the terms and conditions under which the Plata Prepaid Visa Card has been issued to you by the Issuer. The Issuer is an FDIC insured member institution. "*Card*" means a Personalized Card issued to you by Sutton Bank. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. If you do not agree to the terms and conditions contained in this Agreement, do not activate or use the Card and call us at 1-833-635-6301 to cancel your Card. "*Card Account*" means the records we maintain to account for the funds associated with the Card. All Cards are issued by the Issuer and distributed and serviced by Plata and its servicing partner. You may contact Client Services by phone at 1-833-635-6301 or by email at PlataCardServices@pps.io. "*Personalized Card*" means the personalized Plata Prepaid Visa Card you will receive in the mail if you register for a Card through ePlata.com. Issuance to you of a Personalized Card is subject to successful completion of the identification verification process and receipt of the Issuer's approval (see the paragraph of this Agreement below captioned "Important Information about Opening a New Card Account"). "*You*" and "*your*" mean 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 the Issuer and its respective successors, affiliates, and/or assignees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account or have been loaded into the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. The Card is not connected in any way to any other account. The Card is not a credit card and will not enhance your credit rating. You will not receive any interest on your funds in the Card Account. The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable, is not for resale, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may cancel your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms and conditions of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

2. Description of your Card

The Card is a prepaid card usable wherever prepaid debit cards bearing the applicable payment network brands on your Card are accepted worldwide. The Card is not a gift card. The Card is not a device that accesses money in an individual checking or savings account. When you use your Card, you are redeeming the value on the Card and not making a withdrawal from a checking or savings account. Your Card is NOT a bank deposit account, debit card, or a charge card that allows you to make purchases or obtain advances and pay later. The Card will have a printed expiration date and the Card will expire, in accordance with applicable law, on the expiration date. If your Card Account is in good standing and you have available funds on the Card, we will issue you a new Card upon expiration. The Card is our property and is nontransferable. We may revoke or suspend your Card or any features or services of your Card at any time without cause or notice. You must surrender a revoked Card and you may not use an expired or revoked Card. You are required to notify us promptly if the Card is lost or stolen.

3. IMPORTANT INFORMATION ABOUT OPENING A NEW CARD ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains a Card. What this means for you: when you register a Card, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents.

4. Card Registration; Card Activation

CARDS MUST BE REGISTERED PRIOR TO ISSUANCE AND USE.

Registration for Personalized Cards requested through www.ePlata.com will occur WITHIN THREE (3) BUSINESS DAYS FROM the time the Card request is made. If we are unable to verify your identity, you will not receive a Card.

YOU MUST ACTIVATE YOUR PERSONALIZED CARD PRIOR TO USING IT.

To activate your Personalized Card, call 1-833-635-6301. We may refuse to activate your Personalized Card at our sole discretion.

5. Personal Identification Number (PIN)

You will select your PIN during the registration process. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled "Your Liability for Unauthorized Transfers."

6. **Address or Name Changes**

You are responsible for notifying us of any change in your name, physical address, phone number, mailing address, or email address. Requests for address or name changes may be subject to additional verification requirements.

We will attempt to communicate with you only by use of the most recent contact information you have provided to us. You agree that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you.

We cannot accept responsibility for any email messages not received by you, or for any delay in the receipt or delivery of any email notifications. If you make your email account available to any other individual, you agree that you are responsible for any release of Account information to such individual.

7. Authorized Card Users

You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

8. FDIC Insurance

All funds associated with the Card shall be held in an account with the Issuer for your benefit, with the balance of such funds to be reduced through your use of such funds or through the imposition of fees and other charges in accordance with the terms and conditions of this Agreement. If you have provided us with the personal information described in the paragraph above labeled "Important Information about Opening a New Card Account," then such funds are insured by the Federal Deposit Insurance Corporation ("*FDIC*") up to the maximum amount specified by FDIC regulations.

9. Representations and Warranties

By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien (with a U.S. tax ID number) residing in the United States, Puerto Rico or the District of Columbia; (iii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information that you provide to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

10. Disclaimer of Warranties

EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER

EXPRESS OR IMPLIED, REGARDING THE CARD OR RELATING TO OR ARISING OUT OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

11. Limitation of Liability

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.

12. Cash Access

With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("*ATM*") that bears the Visa® or Maestro® Acceptance Mark, or any Point-of-Sale ("*POS*") device, as permissible by a merchant, that bears the Visa® Mark. All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM, a POS device, or through a participating bank (over-the-counter withdrawal), in each case in one or more transactions. The maximum amount that may be withdrawn from a domestic ATM per transaction is $510. The maximum amount that may be withdrawn from a domestic ATM per day is $1,530.00. The maximum amount that may be withdrawn from a domestic ATM per month is $2,550.00.The maximum amount that may be withdrawn from an international ATM per day is $300.00. The maximum amount that may be withdrawn from an international ATM per month is $1,000.00. The combined maximum cumulative amount that may be withdrawn in any combination from a POS device and/or through a participating bank (over-the-counter withdrawal) per month is $10,000.00. Any funds withdrawn from a POS device or through a participating bank will be subject to the maximum amount that can be spent on your Card per day. If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location. This means that you may need to visit more than one merchant if you are seeking to withdraw cash in an amount which is less than or equal to the total limit above, but more than the limit established by the individual merchant.

Loading Your Card: You may add funds to your Card, called "value loading," at any time. You may add value or reload your Card through one of the following methods: (i) at a retailer participating in the Greendot Reload network or the ReadyLink Reload Network (a "ReadyLink Reload Retailer") or (ii) direct deposit via ACH through your employer. There is no minimum amount for load via direct deposit. For

Greendot or ReadyLink Reload, the maximum amount of each load is $500.00. The maximum number of times you may use a Reload Network to load your Card per day is five (5). The maximum cumulative amount you may load to your Card per day via Greendot or ReadyLink Reload is $1,000.00. The maximum cumulative amount you may load to your Card per month via Greendot or ReadyLink Reload is $5,000.00.

Funds loaded at a Greendot or ReadyLink Reload Retailer will be available for use no later than one (1) hour following the time of the load. Funds from electronic direct deposit will generally be available on the day the Issuer receives the transfer. In case of transmission error, or transfer irregularity, your ability to withdraw funds may be delayed beyond the first day after the Issuer receives the transfer. If this occurs, then funds will generally be available within five (5) business days after the transfer.

THE CARD MAY NOT BE USED TO RECEIVE ANY FEDERAL PAYMENTS OTHER THAN THOSE BEING MADE TO THE PRIMARY CARDHOLDER.

13. Direct Deposit Account

The direct deposit account number associated with your prepaid Card Account cannot be used for preauthorized direct debits from merchants or from utility or Internet service providers. If presented for payment, these preauthorized direct debits will be declined and your payment to the merchant or provider will not be processed. The bank routing number and direct deposit account number are for the purpose of initiating direct deposits *to* your prepaid Card Account only. You are not authorized to provide this bank routing number and direct deposit account number to anyone other than your employer or payer.

14. Additional Card Features

We may offer additional products, features and services to you in connection with your Card, such as SMS text message and e-mail alerts, mobile account services, bill payment services, and other services. Additional terms and conditions may apply. Call 1-833-635-6301 for additional information and applicable terms and conditions.

15. Using Your Card

Maximum POS is $2,500 per transactions	Maximum POS per day is is $5,000	Maximum POS per month is $10,000
Maximum domestic ATM withdrawal is $510 per transactions	Maximum domestic ATM withdrawal per day is $1,530	Maximum domestic ATM withdrawal per month is $2,550
Maximum International ATM withdrawal is $300 per transactions	Maximum International ATM withdrawal per day is is $300	Maximum International ATM withdrawal per month is $1,000
Maximum domestic Card to Card transfer is $300 per transaction	Domestic Card to Card transfer is $1,000 per day	Domestic Card to Card transfer is $2,000 per month

Maximum reload of $500 per transaction with a maximum of five (5) reloads per day	Maximum reload of $1,000 per day	Maximum reload of $5,000 per month

The maximum amount that can be spent on your Card per day is $5,000.00. The maximum amount that can be spent on your Card per month is $10,000.00. The maximum value of your Card is restricted to $10,000.00.

You may use your Card to purchase or lease goods or services anywhere Visa® debit cards are accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined. At the time of each purchase using the Card, you may be asked to sign a receipt for the transaction. The dollar amount of the purchase will be deducted from the value associated with the Card.

If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to $75.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card. Your Card cannot be redeemed for cash except where required by law. You may not use your Card for online gambling, any illegal transaction, or for car rental transactions. We may refuse to process any Card transaction that we believe may violate the terms of this Agreement or applicable law.

Each time you use your Card, you authorize us to reduce the value available in your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card, you shall remain fully liable to us for

the amount of the transaction and any applicable fees. We may deduct any amount that you owe us from any current or future funds associated with this or any other Card you activate or maintain.

For security reasons, we may limit the number or amount of transactions you can make with the Card. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account using your Card Account's direct deposit account number. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days or more.

16. Non-Visa Debit Transactions

New procedures are in effect that may impact you when you use your Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a Maestro® transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the Maestro® network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the Maestro® network. Please refer to the paragraph labeled "Your Liability for Unauthorized Transfers" for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at the POS, swipe your Card through a POS terminal, sign the receipt, or provide your Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter your PIN at the POS terminal or provide your Card number after clearly indicating a preference to route your transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

17. **Refunds and Returns**

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 and agree to the refund policy of that merchant. The exchange or return of merchandise purchased in whole or in part with the Card will be governed by the procedures and policies of each merchant and applicable law. At the time of any exchange or return, you should present both the merchandise receipt and the Card. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. The Issuer, Visa U.S.A. Inc., Plata , Inc., or their respective affiliates, employees or agents, including, but not limited to, Plata, Inc. and its affiliates, employees and agents are not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card or any damages resulting directly or indirectly from the use of the Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

18.Card Replacement

If you need to replace your Card for any reason, please contact us at 1-833-635-6301 to request a replacement Card. You will be required to provide personal information which may include your Card number, full name, transaction history, copies of accepted identification, etc. We reserve the right to require an affidavit signed by you and conduct an investigation into the validity of any request. There is a fee for expedited shipping of a replacement Card in the amount shown in the paragraph of this Agreement captioned "Fee Schedule," which will be deducted from the balance associated with the new Card. It may take up to thirty (30) days to process a request for a replacement Card, although we will endeavor to provide you with a replacement Card on as timely a basis as is reasonable under the circumstances.

19. Card Expiration

The Card plastic is valid through the expiration date shown on the front of the Card, except where prohibited or modified by applicable law. The funds associated with the Card do not expire. You will not be able to use your Card after the expiration date; however, you may request a replacement Card at no cost to you by following the procedures in the paragraph labeled "Card Replacement." The new Card will have a value equal to the remaining balance of the expired Card.

20. Foreign Currency Transactions

If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by Visa into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa U.S.A. Inc. itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the Issuer may assess a foreign currency conversion fee of 3% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside of the 50 United States, the District of Columbia, Puerto Rico, and other U.S. territories are also subject to this conversion fee even if they are completed in U.S. currency.

21. Receipts

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

22. Card Account Balance/Periodic Statements

You are responsible for keeping track of your Card Account available balance. Merchants generally will not be able to determine your available balance. It is important to know your available balance before making any transaction. You may obtain information about the amount of money you have remaining in your Card Account by calling 1-833-835-6301 or by accessing your Plata account at ePlata.com.

You may obtain information about the amount of money you have remaining in your Card Account by calling 1-833-835-6301 or by accessing your Plata account at www.ePlata.com. This information, along with a 12-month history of account transactions, is also available at www.ePlata.com. If your account is registered with us, you also have the right to obtain at least 24 months of written history of account transactions by calling 1-833-635-6301, or by writing us at PlataCardServices@pps.io. You will not be charged a fee for this information unless you request it more than once per month.

A copy of this Agreement is available to you www.ePlata.com.

23. Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. Anytime your remaining Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount resulting in a zero balance on your Card Account.

Monthly Fee / Account Maintenance Fees / Transaction Fees		
Monthly Fee	$2.00	Monthly Fee is recurring on all open accounts.
Signature Purchase Transaction Fee	$0.00	
PIN Debit Purchase Transaction Fee	$0.00	
Cash Withdrawals		
POS PIN Debit Purchase - with Cash Back	$0.00	Limits on the amount of cash you can withdraw per transaction vary, ask your merchant for details.
ATM Cash Withdrawal Fee	$2.50	Assessed each time the Card is used at an ATM. The ATM owner may charge an additional fee for each transaction.
ATM Transaction Decline Fee	$.30	Assesed each time the card is used at an ATM and the transaction is declined. The ATM owner may charge an additional fee for each transaction.
Over the Counter Cash Withdrawal	$2.00	Assessed each time the Card is used at an Over The Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.
Adding Money to Your Card		
Direct Deposit	$0.00	See the benefits of signing up under 'Monthly Fee'.
Reload at a ReadyLink Reload Retailer	Up to $4.95 per reload transaction	Each ReadyLink Reload Retailer may charge a transaction fee of up to $4.95 in addition to the amount being loaded - see the ReadyLink Reload Retailer or contact us at 1-833-635-6301 for additional details. This fee must be paid to the ReadyLink Reload Retailer in addition to the amount that you are adding to your Card and will not be charged to your Card.

Bank Transfer	$0.00 (Transfer fees from originating bank may apply.)	Transfer funds from your bank account to your Card.
Managing Your Card Account		
Online Account Center	$0.00	
Wireless Alerts	$0.00	Standard text messaging rates may apply - see your wireless carrier for details.
Customer Service	$0.00	
Bill Pay electronic	$.25	
Bill Pay paper check	$1.50	
Balance Inquiry		
Via ePlata mobile app	$0.00	
Via Mobile Alerts	$0.00	Standard text messaging rates may apply - see your wireless carrier for details.
Via Live Agent Customer Service (1-833-635-6301)	$0.00	
Via ATM	$0.00	
Via Automated Customer Service (1-833-635-6301)	$0.00	
Miscellaneous		
Foreign Currency Conversion Fee	3%	For each foreign transaction, a 3% currency conversion fee will be assessed.
Paper Statement Fee	$2.00	Fee assessed for each paper statement requested.
Replacement Card Fee via standard USPS mail	$0.00	
Replacement Card Fee with Expedited Shipment	$35.00 per Card	Cards will be sent within two (2) business days.
Balance Liquidation Fee	$0.00	Assessed for mailing a check to close your Card Account. You must contact us to close your Card Account. Checks are mailed only upon request.

If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card.

24. Unclaimed Property

Applicable law may require us to report to state government authorities any funds remaining with respect to your Card after a certain period of inactivity. In that event, we may try to contact you at the address shown in our records. If we are unable to contact you, we may be required to transfer any funds remaining with respect to your Card to state government authorities as unclaimed property.

25. Confidentiality

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

(1) Where it is necessary or helpful for completing transactions;
(2) In order to verify the existence and condition of your Card for a third party, such as merchant;
(3) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
(4) If you consent by giving us your written permission;
(5) To our employees, auditors, affiliates, service providers, or attorneys as needed;
(6) In order to prevent, investigate or report possible illegal activity;
(7) In order to issue authorizations for transactions on the Card;
(8) As permitted by applicable law; or
(9) Otherwise as necessary to fulfill our obligation under this Agreement.

Please see our Privacy Policy, available at https://www.suttonbank.com/_/kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf for further details.

26. Our Liability for Failure to Complete Transactions

If we do not properly complete a transaction from your Card 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, you do not have enough funds available on your Card to complete the transaction;
(2) If a merchant refuses to accept your Card;
(3) If an ATM where you are making cash withdrawal does not have enough cash;
(4) 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;
(5) If access to your Card has been blocked after you reported your Card lost or stolen;
(6) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
(7) If we have reason to believe the requested transaction is unauthorized;
(8) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
(9) For any other exception stated in our Agreement with you or by applicable law.

27. Your Liability for Unauthorized Transfers

Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 1-833-635-6301. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is $0.00 if you notify us within two (2) business days and you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to PIN transactions not processed by Visa or to ATM cash withdrawals. If you notify us within two (2) business days of any

unauthorized transactions, you can lose no more than $50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as $500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled "Your Right to Dispute Errors." If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down. Upon your request, we will issue you a replacement Card.

28. Assignment; Applicable Law; Severability

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 Ohio except to the extent governed by federal law.

29. Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at www.ePlata.com, and any such amendment shall be effective upon such posting to that website. The current Agreement is available at www.ePlata.com. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via a check to the mailing address we have in our records. There is a fee for this service. Please refer to the paragraph of this Agreement captioned "Fee Schedule" above. The Issuer reserves the right to refuse to return any unused balance amount less than $1.00. Any request for a return of funds shall be processed within a reasonable period of time after your request.

30. Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1-833-635-6301 if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must allow you to report an error until sixty (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 request a written history of your transactions at any time by calling us at 1-833-635-6301 You will need to tell us:

1. Your name and Card Account number
2. Why you believe there is an error and the dollar amount involved
3. Approximately when the error took place

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (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 to complete the investigation. If you do not have federal payments (for example, Social Security benefits, tax refunds or other government payments) deposited to your Card Account, we may not credit your Card. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card.

For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question.

We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number listed at the beginning of this section. If you need more information about our error-resolution procedures, call 1-833-635-6301.

31. No Warranty of Availability or Uninterrupted Use

From time to time the Card services may be inoperative, and when this happens, you may be unable to use your Card or obtain information from your Card, including the available balance of funds associated with your Card. Please notify us at the Customer Service number stated below if you have any problems using your Card. You agree that the Issuer, Visa U.S.A. Inc., and their respective affiliates, employees, or agents, including, but not limited to, its affiliates, employees, and agents, are not responsible for any interruption of service.

32. Website Availability

Although considerable effort is expended to make our website and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due

to maintenance, website changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes, and armed conflicts.

You agree to act responsibly with regard to our website and its use. You will not violate any laws; interfere or disrupt computer networks; impersonate another person or entity; violate the rights of any third party; stalk, threaten, or harass anyone; gain any unauthorized entry; or interfere with the website's systems and integrity.

We shall not bear any liability, whatsoever, for any damage or interruptions caused by any "computer viruses" that may affect your computer or other equipment. We advise the regular use of a reputable and readily available virus screening and prevention software.

33. English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

34. Customer Service

For customer service or additional information regarding your Card, please contact us by phone at 1-833-635-6301 or by email at ePlataCardServices.pps.io,

Customer Service agents are available twenty-four (24) hours a day, seven (7) days a week to answer your calls.

35. Telephone Monitoring/Recording

You agree that from time to time, without further notice to you, we may monitor and/or record telephone calls and electronic communications between you and us to assure the quality of our customer service or as required by applicable law.

36. No Warranty Regarding Goods or Services as Applicable

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

37. Section Headings

Section headings in this Agreement are for convenience of reference only and shall not govern the interpretation of any provision of this Agreement.

38. Entire Understanding

This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter.

39. Arbitration

Any claim, dispute, or controversy ("Claim") between you and us arising out of or relating in any way to this Agreement, your Card, your purchase of the Card, your usage of the Card, or transactions on the Card, no matter how described, pleaded or styled, shall be finally and exclusively resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in your state of residence at a location that is reasonably convenient for both parties.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO A TRIAL BY JUDGE OR JURY.

We will pay the initial filing fee to commence the arbitration.

You and we will have every remedy available in arbitration as you and we would have from a court and will be entitled to reasonable discovery. All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made finally and exclusively by the arbitrator. The arbitrator's award will be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION, OR PRIVATE ATTORNEY GENERAL ACTION, OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON SHALL BE ALLOWABLE IN ARBITRATION.

This arbitration provision shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale, or assignment of your Card, or any amounts owed on your Card, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Solely for purposes of this Section 39 (Arbitration), "*We*" or "*Us*" shall mean the Issuer, and its respective successors, affiliates, or assignees as well as any third party using or providing any product, service, or benefit in connection with the Card.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD. SAVE YOUR RECEIPT AND CALL US AT 1-855-631-3038 TO CANCEL YOUR CARD AND TO REQUEST A REFUND.

This Cardholder Agreement is effective February 2020.