

## Cardholder Agreement

### IMPORTANT – PLEASE READ CAREFULLY

**1. Terms and Conditions for educatecard Visa Prepaid Card.** This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which the **educatecard** Visa Prepaid Card has been issued to you. By accepting and using this Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, "Card" means the **educatecard** Visa Prepaid Card issued to you by MetaBank. "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 MetaBank, our successors, affiliates or assignees. The Card will remain the property of MetaBank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

**2. Using Your Card.** The Card is a prepaid card. The Card allows you to access funds loaded or deposited to your Card account by you or on your behalf. Your Card account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card. You will not receive any interest on the funds in your Card account. The funds in your Card account are FDIC insured. Your funds will never expire, regardless of the expiration date on the front of your Card. The USA PATRIOT ACT, a federal law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card account. When you open a Card account, we may ask you for your name, address, date of birth, social security number and other information that will allow us to reasonably identify you. We may also ask to see your driver’s license or other identifying documents. We may limit your ability to use your Card or certain Card features until we have been able to successfully verify your identity.

**Federal Payments: THE ONLY FEDERAL PAYMENTS THAT MAY BE DEPOSITED TO THIS CARD ARE FEDERAL PAYMENTS FOR THE BENEFIT OF THE PRIMARY CARDHOLDER. If you have questions about this requirement, please call 1-888-373-7905.**

**Personal Identification Number (“PIN”):** We may at our option, give you a PIN. If we give you a PIN, you may use your Card (i) to obtain cash from any Automated Teller Machine (“ATM”) or (ii) at any point-of-sale (“POS”) device which requires entry of a PIN, that bears the Allpoint®, **Visa®** or **Interlink®**, brand. Allpoint® is available as a surcharge free ATM network. All ATM transactions are treated as cash withdrawal transactions. You should not write or keep your PIN with your Card. If you believe that anyone has gained access to your PIN, you should advise us immediately, following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers”.

**Loading Your Card:** You may add cash to your Card account, called “value loading”, at any time and wherever you see the Visa ReadyLink symbol. The amount of each value load must be at least \$10 and may not exceed \$2,500 in a 24-hour period. Some

retailers may charge a fee for value loading your Card. There is no limit on the number of times you may value load your Card. You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.

**Card Account Access:** You may use your Card to: (1) withdraw cash from your Card account, (2) make deposits to your Card account (visit my.educatecard.com for direct deposit information), (3) transfer funds between your Card accounts whenever you request, (4) purchase or lease goods or services wherever your Card is honored as long as you do not exceed the value available in your Card account, and (5) pay bills directly from your Card account in the amounts and on the days you request. Some of these services may not be available at all terminals.

Your Card cannot be redeemed for cash. You may use your Card to access cash at an ATM. Deposits to your Card account are not permitted at any ATM terminals. You may not use your Card for any illegal transactions, use at casinos, or any gambling activity.

**Limitations on frequency of transfers:** For security reasons, we may limit the amount or number of transactions you can make with your Card.

(1) You may make only 3 cash withdrawals from ATM terminals within a 24-hour period. (2) You may make up to 10 POS purchases within a 24 hour period, subject to the available balance on your Card.

**Limitations on dollar amounts of transfers:** (1) You may withdraw up to \$500 no more than 3 times per day (\$1,500 total) from ATM terminals within a 24-hour period. (2) You may receive cash back at a POS terminal up to 2 times in a 24-hour period in a total amount not to exceed \$100 in a 24-hour period. (3) You may receive cash over the counter at a bank up to 2 times in a 24-hour period in a total amount not to exceed \$500 in a 24-hour period. (4) You may transfer funds to a bank account up to 3 times in a 24-hour period in an amount not to exceed \$2,500 in a 24-hour period. (5) The maximum cumulative amount of value loads to you Card account may not exceed \$2,500.00 over any 24-hour period. (4) The maximum value of your Card account is restricted to \$10,000.00 at any point in time.

You are responsible for all transactions initiated by use of your Card, except as otherwise set forth herein. If you do not have enough funds available in your Card account, 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 conduct 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. Each time you use your Card, you authorize us to reduce the funds available in your Card account by the amount of the transaction. 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 in your Card account, you shall remain fully liable to us for the amount of the transaction. We reserve the right to bill you for any negative balance. You agree to pay us promptly for the negative balance. We also reserve the right to cancel this Card and close your Card account should you create one or more negative balances with your Card.

You do not have the right to stop payment on any purchase transaction originated by the use of your card, except as authorized herein. If you authorize a transaction and then fail to make a purchase of the item as planned, the approval may result in a hold for that amount of funds for up to 30 days.

**3. Preauthorized Transfers.** Preauthorized credits: If you have arranged to have direct deposits made to your Card account at least once every 60 days from the same person or company, you can call us at 1-888-373-7905 to find out whether or not the deposit has been made.

**Right to stop payment and procedure for doing so:** If you have told us in advance to make regular payments out of your Card account, you can stop any of these payments. Here’s how: Call us at **1-888-373-7905** or **write to us at Cardholder Services, 6700 N Andrews Ave #600, Fort Lauderdale, FL 33309** in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

**Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

**Liability for failure to stop payment of preauthorized transfer:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**4. Business Days.** For purposes of these disclosures, our business days are any day including Saturdays and Sundays. Holidays are included.

**5. 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 account for such refunds. The amounts credited to your Card account for refunds may not be available for up to five (5) days from the date the refund transaction occurs. Any claim or dispute regarding goods or services purchased with the Card must be directed to the merchant or business where the purchase was made.

### 6. Fees and Limitations.

<b>ATM Withdrawal (Domestic) other than at an Allpoint surcharge free network terminal, per withdrawal</b>	<b>\$2.00</b>
<b>ATM Withdrawal (Domestic) at an Allpoint terminal</b>	<b>Free</b>
<b>ATM Withdrawal (International) other than at an Allpoint</b>	<b>\$3.00</b>

<b>surcharge free network terminal, per withdrawal</b>	
<b>ATM Withdrawal (International) at an Allpoint terminal</b>	<b>Free</b>
<b>ATM Balance Inquiry Fee</b>	<b>2 free per month, \$50 per inquiry after 2 free</b>
<b>Over the Counter Bank Withdrawal</b>	<b>2.0% of withdrawal amount</b>
<b>Currency Conversion</b>	<b>2.5% of transaction amount</b>
<b>POS PIN Purchase Transaction, per transaction</b>	<b>\$50</b>
<b>Monthly Dormancy Fee (assessed the following month after 12 months of consecutive inactivity)</b>	<b>\$3.00</b>
<b>Consumer initiated Account Closure Fee</b>	<b>\$10.00</b>
<b>Card to Card Money Share</b>	<b>Free</b>
<b>Bill Pay, per Transaction</b>	<b>\$95</b>
<b>Bill Pay, Stop Payment</b>	<b>\$20.00</b>
<b>Bill Pay, Returned Check Fee</b>	<b>\$3.00</b>
<b>Bill Pay, Voided Check Fee</b>	<b>\$1.00</b>
<b>Bill Pay, Copy of Cancelled Check</b>	<b>\$5.00</b>
<b>Card Replacement Fee</b>	<b>\$9.00</b>
<b>Overnight Delivery Fee for Card Replacement</b>	<b>\$20.00</b>
<b>Visa ReadyLink Load Fee, per load</b>	<b>\$75</b>

**ATM Fees:** When you use an ATM, you may be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The Allpoint Network is available as a surcharge free ATM network. There are no fees for using the Allpoint Network. For a list of Allpoint Network ATMs, visit <http://www.allpointnetwork.com>.

**International Transaction Fee:** If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by Visa U.S.A. Inc. into an amount in the currency of your Card. Visa U.S.A. Inc. will establish a currency conversion rate for this convenience using a rate selected by Visa U.S.A. Inc. 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, in each instance, plus or minus any adjustment determined by the issuer. This percentage amount is independent of any amount taken by the issuer in accordance with the following section of these Terms & Conditions.

If you obtain your funds in a currency or country other than the currency or country in which your Card was issued, we may increase the currency conversion rate (described in the immediately preceding section) up to an additional 2.5% and will retain this amount as compensation for our services. This charge is independent of the currency conversion rate established by **Visa U.S.A. Inc.**

**7. Receipts.** You should get a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipt to verify your transactions.

**8. Obtaining Card Account Information.** You may obtain information about the amount of money you have remaining in your Card account by calling 1-888-373-7905. This information, along with a 60-day history of account transactions, is also available on-line at [my.educatecard.com](http://my.educatecard.com). You also have the right to obtain a sixty (60) day written history of account transactions by calling 1-888-373-7905 or write to us at Cardholder Services, 6700 N Andrews Ave. #600, Fort Lauderdale, FL 33309.

**9. Confidentiality.** We may disclose information to third parties about your Card 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 Card account for a third party, such as merchant;
- (3) In order to comply with government agency or court orders, or other legal reporting requirements;
- (4) If you give us your written permission; or
- (5) To our employees, auditors, service providers, or attorneys.

**10. Our Liability for Failure to Complete Transactions**

If we do not complete a transaction 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 and 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 in your Card account to complete the transaction;
- (2) If a merchant refuses to accept your Card;
- (3) If an ATM where you are making a 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 or PIN lost or stolen;
- (6) If there is a hold or your funds are subject to legal 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;
- (9) Any other exception stated in our Agreement with you.

**11. Lost or Stolen Cards; Unauthorized Transfers.** If you believe your Card or PIN has been lost or stolen, call: 1-888-373-7905 or write to us at Cardholder Services, 6700 N Andrews Ave. #600, Fort Lauderdale, FL 33309. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your Card or PIN without your permission.

**Your Liability for Unauthorized Visa Prepaid Card Transactions.** Tell us, AT ONCE, if you believe your **Visa** Card has been lost or stolen or of any unauthorized

transactions. Your liability for unauthorized transactions that take place on the **Visa** system is zero dollars (\$0). We may require you to provide a written statement regarding claims of unauthorized transactions. These provisions limiting your liability do not apply to ATM, POS, PINless, or any other debit transactions not processed by **Visa**. In addition to this paragraph, we may also be responsible to you for unauthorized transactions (see “Your Liability for Unauthorized Transfers” paragraph below).

**Your Liability for Unauthorized Transfers:** 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. Telephoning toll-free at 1-888-373-7905 is the best way of keeping your possible losses down. You could lose all the money in your Card account. If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your electronic history shows transfers that you did not make, including those made by your Card or other means, tell us at once. If you do not tell us within 60 days of the earlier of the date you electronically access your account, if the unauthorized transfer could be viewed in your electronic history, or the date we sent the FIRST written history on which the unauthorized transfer 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 for a reasonable period.

**12. 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 anytime. 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 South Dakota except to the extent governed by federal law.

**13. Amendment and Cancellation** We may amend or change the terms of this Agreement at any time without prior notice to you except as required by applicable law. We may cancel or suspend your Card or this Agreement at any time without prior notice to you except as required by applicable law. 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. Should your Card account be closed, we will issue you a credit for any unpaid balances, subject to fees as disclosed in this Agreement.

**14. Information About Your Right to Dispute Errors** In case of errors or questions about your Card telephone us at 1-888-373-7905 or write to us at Cardholder Services, 6700 Andrews Ave. #600, Fort Lauderdale, FL 33309 as soon as possible, if you think an error has occurred in your Card account. We must hear from you no later than 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 contacting us at the number or address above. You will need to tell us the following: (1) your name, (2) your Card number, (3) why you believe there is an error, (4) the dollar amount involved, and (5) 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 provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. Funds will remain contingent on whether we determine if an error occurred. 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, POS, 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 we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact us by calling 1-888-373-7905.

**15. Privacy and Data Protection**

**WHAT DOES METABANK™ 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. (i) Information We Collect (“Cardholder Information”) is as follows:

- (a) Information about purchases made with the Card, such as date of purchase, amount and place of purchase.
- (b) Information you provide to us when you apply for a Card, or for replacement Cards or when you contact us with customer service issues, such as name, address, phone number.

However, 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.

When you are *no longer* our customer, we continue to share or not share your information as described in this notice.

**How?**

All financial companies need to share customers’ personal information to run their everyday business. We may use Cardholder Information to provide customer services, to process claims for lost or stolen Cards or PINs, to develop marketing programs, to help protect against fraud and to conduct research and analysis. In addition, it is often necessary for us to disclose Cardholder Information for the same purposes to companies that work with us. For example, we may provide certain Cardholder Information to companies that perform business operations or services, including marketing services, on our behalf. 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.

In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons MetaBank chooses to share; and whether you can limit this.

**Privacy Definitions:**

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies.

**Nonaffiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

**Joint marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Reasons we can share your personal information	Does MetaBank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	NO	We do not share
<b>For joint marketing with other financial companies</b>	NO	We do not share
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	NO	We do not share
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	NO	We do not share
<b>For our affiliates to market to you</b>	NO	We do not share
<b>For our nonaffiliates to market to you</b>	NO	We do not share

Questions? Call **1-888-373-7905** or go to **my.educatecard.com**

**How does MetaBank 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.

**How does MetaBank collect my personal information?**

We collect your personal information, for example, when you open an account or use your Card, give us your contact information or pay your bills, or provide employment information.

**Why can’t I limit all sharing?** Federal law gives you the right to limit only sharing for affiliates’ everyday business purposes, for example:

- 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.

**16. 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 or as required by applicable law.

**17. 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.

**18. Arbitration**

**Purpose:** This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) may be arbitrated instead of litigated in court.

**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 this Arbitration Provision or the Agreements. “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, or the Cards of any additional cardholders designated by you; (ii) the amount of available funds in the Card accounts; (iii) advertisements, promotions or oral or written statements related to the Cards, goods or services purchased with the Cards; (iv) the benefits and services related to the Cards; and (v) your enrollment for any 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 of 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 the Bank, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, “we” or “us” shall include any third party using or providing any product, service or benefit in connection with any Cards (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 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 the Agreements and all additional cardholders.

**Initiation of Arbitration Proceeding/Selection of Administrator:** Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this 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 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) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at [www.jamsadr.com](http://www.jamsadr.com); (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at [www.adr.org](http://www.adr.org).

**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 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 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.

**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.

**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. 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.

**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 request party, within fifteen (15) days of receiving the requesting party’s notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party’s submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator’s decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct an 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.

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

**19. ATM Safety Tips** You agree to exercise discretion when using ATMs. To help

ensure your safety when using an ATM, please keep in mind the following:

- If there are any suspicious circumstances or activity occurring at or near the ATM, do not use the ATM.
- If you notice anything suspicious while transacting business at the ATM, cancel the transaction, secure your Card and leave.
- Be careful when using the ATM and be aware of the surroundings, especially at night or in isolated areas.
- Park near the ATM in a well-lighted area; do not approach a dark ATM.
- At night, have someone accompany you when possible.
- Do not accept assistance from anyone while using the ATM.
- Do not display your cash; secure it and count it later in a secure location.
- Be sure to save your transaction slips; check them against your account transaction history regularly.
- Make sure you safeguard your PIN — do not write it on your Card or carry it in your wallet or purse.
- Always secure your Card just like you would your cash, checks and credit cards.
- Report all crimes to the ATM operator and local law enforcement officials immediately.

We do not guarantee your safety while using an ATM

This Card is issued by MetaBank  
5501 S. Broadband Lane  
Sioux Falls, SD 57108  
**1-888-373-7905**  
[my.educatecard.com](http://my.educatecard.com)  
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