

PODERCARD
DEPOSIT ACCOUNT AGREEMENT

WELCOME!

This Deposit Account Agreement (including, but not limited to all appendices, such as the Online and Mobile Services Agreement attached as Appendix A) explains the fees, policies, terms and conditions that govern your account.

When we say “we,” “us,” “our” or “Bank,” we mean Green Dot Bank, Member FDIC, the bank that holds the money in your account. Please note that Green Dot Bank operates under the following registered trade names: GoBank, Green Dot Bank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage.

When we say “you” or “your,” we mean each person who has a Green Dot Bank account and anyone else that a Green Dot Bank accountholder gives account access to.

When we say “account,” we are referring to the single registered FDIC-insured account held in your name that consists of a non-interest-bearing transactional account to which you may receive incoming deposits and other credits and from which you may withdraw and/or spend money.

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING ARBITRATION. THE TERMS OF THE ARBITRATION CLAUSE APPEAR AT THE END OF THIS AGREEMENT.

1. Getting Started; About Your Account

- a. *General Information.* Your primary account is a deposit account. Once the Bank opens your account, you will receive a personalized debit card (your “Card” or “Debit Card”) that is linked to your account.
- b. *Opening an Account.* To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. As such, when you apply for an account, the Bank will require you complete a registration process during which you will be required to provide your name, address, date of birth, phone number and other information that we believe, in our sole discretion within compliance of applicable law, will allow us to identify you, including your social security number, individual taxpayer identification number or identifying information from your Matrícula Consular. We may additionally use other methods of data collection, like device ID and geolocation data generated from your devices and other sources of data provided to us internally or through third parties to ensure the legitimacy of the personal information you have provided to us, including, but not limited to, the collection and validation of your state issued ID, Matrícula Consular or other printed documentation and data related to your phone, computer and/or other devices to ensure that the personal identifying information you have provided to us is accurate and true. In addition, before you may use certain features of your account, we may require you to undergo further identity or account verification, including, but not limited to, activating your personalized card, verifying your email or mobile phone, or uploading an image of your state issued ID or Matrícula Consular for verification.

You authorize us to obtain information from time to time regarding your credit history from credit reporting agencies and other third parties. You authorize us to obtain address information from the California Department of Motor Vehicles or any other government agency that requires such specific authorization. As such, you waive your rights under California Vehicle Code §1808.21 (or equivalent). You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, to Green Dot Bank and its service providers. See our Privacy Policy for how we treat your data.

We reserve the right to not open an account for anyone in our sole discretion. We may also limit the number of accounts that you have in our sole discretion.

2. Fees

- a. *General.* Our fee schedule below describes the fees associated with our accounts and services. We may offer additional products, services and features from time to time, and the fees for those offerings will be disclosed to you at the time they are offered. In addition to the fees listed below, there are some situations where a third party may charge additional fees. For example, when you use an ATM outside of our network, you may be

charged a fee by the ATM operator in addition to our fee. Use the PODERcard mobile application (the “PODERcard App”) to find the in-network ATMs near you.

Fee Type	Fee
Monthly Fee	\$0.00
Out of Network ATM Withdrawal*	\$3.00 per transaction
Teller Cash Withdrawal Fee	\$2.50 per transaction
Out of Network Balance Inquiry at ATMs*	\$0.00
Replacement Card (for Lost, Stolen or Damaged Card)	\$5.00
Foreign Transaction Fee**	3% of total transaction amount

* You may also be charged a fee by the ATM operator in addition to our fee (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

** This fee is in addition to any other fee that may apply to your transaction. Please note use of your Debit Card outside of the U.S. may be limited; see Section 5 for more information.

3. General Information About Deposits & Funds Availability

- a. *Deposits.* If you are approved for an account, the Bank will mail your personalized Debit Card to your home. Once in possession of this Green Dot Bank personalized Debit Card and once you have notified the Bank of your receipt of this card and registered your account in accordance with the accompanying instructions, you may make your initial deposit to your new account in cash at a participating retailer or by using direct deposit, our mobile deposit service or our bank transfer service. We may also allow you to make deposits through other means as provided at Green Dot’s discretion.

Subsequent deposits may be made at any time thereafter, subject to limits set forth by the Bank related to its anti-money laundering and risk policies. We may refuse to accept a deposit or transfer to an account, limit its size, or return all or part of it to you or the sender. We reserve the right to limit the amount of funds that may be maintained in an account. The most you can deposit to your account using cash is \$3,000 in the aggregate in any day. If you deposit cash at a participating retailer, please be aware that retailers have their own minimum and maximum deposit limits.

- b. *Types of Deposits; Funds Availability.* For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, federal holidays and legal banking holidays in the State of Utah.

- i. *Cash Deposits.* Cash deposits made through participating retailers are generally made available within 60 minutes or sooner from the time the transaction is reported to our technology systems by the retailer. Fees of up to \$4.95 may be collected by retailers when depositing cash to your account at their locations. This fee is charged by the retailer and is subject to change. This fee is not deducted from your account and will not be reflected in any periodic statement. This fee can be lower depending on how and where you deposit cash.
 - ii. *Direct Deposits.* Generally, we make electronic direct deposits available on the day we receive the deposit or sooner, if the source of the payment notifies the bank of the incoming payment prior to the actual day of receipt and the deposit and your account are eligible for such early posting. We reserve the right to reject or limit transfers via direct deposit in our sole discretion, and may reject or suspend any direct deposit that has identifying information that does not match the identifying information (such as name, social security number or identifying information from your Matrícula Consular) that we have on file for you.
 - iii. *Checks Deposited Using Our Mobile Deposit Service.* If we confirm receipt of your deposit information on a business day before 5:00 p.m. Pacific time, we will consider that day to be the day of your deposit; otherwise, your check will be considered deposited as of the next business day. We will make funds from your check deposits available to you five (5) business days after the day of your deposit. Certain check deposits require manual review, and we may extend the hold period for these deposits. We will notify you if your check deposit requires manual review. We may elect to extend the hold period for mobile deposit, for all or a portion of your deposit, for any reason with or without cause and will notify you if we do so.
 - iv. *Bank Transfer Service.* Deposits using our bank transfer service will be available to you no later than the four (4) business days after you make the transfer.
- c. *Other Types of Deposits.* Funds availability rules for other types of deposits will be disclosed to you at the time those other deposit options are offered to you.

4. Mobile Deposit Service.

- a. *Our Service.* Once you have received your Debit Card, and if we, in our sole discretion, make the mobile deposit service (the “Service”) available to you, you can use the Service to capture images of Eligible Checks (as defined below) and then transmit those images and other data to us electronically for deposit to your account. The check image and associated information transmitted electronically to us or our processor (our “Processor”) are called collectively the “Check Image.” We may process and collect the Check Images you send us in any manner we choose in our sole discretion. The paper instrument to which the Check Image relates is called the “Original Check.”

- b. *Eligibility and Enrollment.* Not all new or existing customers are eligible to use the Service. There are qualification and enrollment requirements for participation in the Service, and we reserve the right to change the qualification and enrollment requirements at any time without prior notice. We may also require you to upload a picture of your driver's license or other identifying documents prior to using the Service. Eligibility requirements can be found within the PODERcard App after you have signed into your online account.
- c. *Ownership and License.* You agree that the Bank retains all ownership and proprietary rights in the Services, associated content, technology and website(s). You can use the Service through the PODERcard App. We will, in our sole discretion, pick the platforms on which the PODERcard App will work. Not all types of smartphones will be able to use the PODERcard App. Your use of the Service and license to use the PODERcard App are subject to the terms of our Online and Mobile Banking Agreement.

You are responsible for providing and maintaining the equipment that is necessary for use of the Service. Any equipment or software you obtain from a third party is at your sole discretion and must conform to our Service specifications and requirements. We assume no responsibility for the defects or incompatibility of any telephones or other mobile communications devices, or other equipment that you use in connection with the Service, even if we have previously approved their use. At our election, we may replace or repair the PODERcard App. We assume no responsibility for any errors, failures, or malfunctions of your mobile device, or for any virus or related problems that may occur in connection with your use of this Service. We assume no obligation to offer support services for, or upgrades to, the PODERcard App.

- d. *Security Procedures.* You are required to use the online login credentials established for your Card (collectively, "Password") to access our Service. You agree to: (a) review and comply with the online instructions we provide for using the Service; (b) take reasonable steps to safeguard the confidentiality and security of your Password; (c) refrain from disclosing your Password to others; (d) notify us immediately if you have any reason to believe the security or confidentiality required by this provision has been or may be breached; and (e) immediately change your Password if you know or suspect that the confidentiality of the Password has been compromised in any way. Our security procedure is designed to verify your identity. It is not designed to detect errors by you.

We may elect, at our discretion, to verify the authenticity or content of any transmission by placing a call to any owner or authorized user of your Card. We may deny access to the Service without prior notice if we are unable to confirm to our satisfaction any person's authority to access the Service or if we believe such action is necessary for security reasons. You agree to be responsible for any transmission or transaction we receive through the Service, even if it is not authorized by you, provided it includes your Password or is otherwise processed by us in accordance with our security procedure. Each time you transmit a Check Image to us, you agree that our security procedures are

commercially reasonable (based on the normal size, type, and frequency of your transactions).

- e. *Using the Service.* You agree to: (a) implement any changes or upgrades to the Service that we may require; (b) follow our Service instructions for capturing and transmitting Check Images to us; (c) view each Check Image as it is scanned to ensure that the images (front and back) are being captured properly; and (d) if requested, provide us with the Original Checks that are not destroyed and still within your possession (or sufficient copies of the Original Checks) within five business days of our request. A “sufficient copy” of an Original Check is a paper reproduction of an Original Check that accurately represents all of the information on the front and back of the Original Check as of the time the image was transmitted to us by means of this Service. You agree not to transfer, deposit, negotiate, or otherwise use any Original Check (or a copy of any Original Check) once you agree to deposit it through the Service. Once you transmit an Original Check to us, you agree to safeguard the Original Check from access by others. You may use the Services only for non-business, personal use in accordance with this agreement. By transmitting a Check Image to us through the PODERcard App, you authorize us and our Processor to contact you, including via e-mail and the mobile telephone number you have most recently provided us in respect of your Card, regarding any processing issue or collection effort with respect to such Check Image. If warranted, in our reasonable judgment, we reserve the right to monitor your use of the Service, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under these terms and conditions.
- f. *Endorsements and Procedures.* You agree to: (a) ensure that all Eligible Checks transmitted through the Service are made payable to you; (b) endorse the back of all Eligible Checks that you transmit to us through this Service with your signature and the words “For Mobile Deposit Only”; (c) securely store the Original Check until you receive confirmation that your check funds have been posted to your account; and (d) securely and thoroughly destroy the Original Check after you receive confirmation that your check funds have been posted to your account. You agree to follow all other instructions provided by us for capturing and transmitting Check Images via the Service. Check Images we receive that are not endorsed in accordance with this provision may be rejected.
- g. *Limits.* We may establish limits on the dollar amount(s) and/or the number of checks you may deposit through the Service. We will make these limits available to you at the time you conduct your transaction. These limitations are available within the PODERcard App. If you attempt to make a deposit in excess of these limits, we may, at our sole discretion, reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this agreement, and we will not be obligated to allow such a deposit at other times. We may modify these limits from time to time.

- h. *Eligible Checks.* You agree that you will use the Service to make deposits to your Card account only by transmitting to us Check Images of “Eligible Checks”. Eligible Checks are checks drawn on U.S. domiciled financial institutions in U.S. dollars that are:

- payroll checks;
- insurance agency checks;
- cashier’s checks;
- money orders;
- rebate checks;
- stock dividend checks;
- checks issued by a business to you;
- tax refund checks;
- federal, state and municipal government checks; and
- personal checks.

Eligible Checks must also meet the following criteria:

- the valid MICR number, check number and name of the payer are all commercially imprinted on the Original Check;
- your signature (endorsement) is legibly written in ink on the Original Check along with the words “For Mobile Deposit Only”;
- the payer’s U.S. street address and zip code are written on the Original Check;
- the check is submitted within ninety (90) days of the check date;
- the image quality must meet the standards established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association; and
- the check does not contain erasures and was not altered.

- i. *Certain Checks Not Permitted.* You may only use the Service to scan and transmit Eligible Checks made payable solely to you and which are properly endorsed by you. You agree that we are not obligated to accept for deposit any Check Image we receive and that we, in our discretion, determine to be ineligible for deposit using the Service. You may not use the Service to deposit:

- Checks payable to others (even if endorsed over to you) and checks payable to more than one person (even if you are one of the payees);
- Demand drafts or remotely created checks (i.e., checks lacking the signature of the person authorizing the check);
- Substitute checks as defined by federal law (i.e., paper reproduction of an original check);
- Checks that are irregular in any way (for example, where the numerical and written amounts are different);

- Checks that have previously been cashed or deposited (either in paper form or electronically) or submitted for collection and returned unpaid for any reason;
- Checks that are not dated, are postdated, or are more than ninety (90) days old;
- Checks payable in a foreign currency;
- Checks payable to “Cash” or checks issued by you which are payable to you;
- Registered government warrants;
- Checks you know or suspect may be fraudulent, forged, altered or not properly authorized;
- Checks that do not bear the original signature of the person on whose account the check is drawn; or
- Checks that exceed the deposit limits that we establish for the Service.

The fact that we accept any of the items described above shall not obligate us to continue that practice, and we may stop doing so without cause or prior notice. Our failure to identify a Check Image you transmit as not being an Eligible Check shall not preclude or limit your obligations to us under this agreement.

We may refuse any check for deposit through the Service, with or without cause, or may elect to take a check on a collection basis only. If we accept a check on a collection basis, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we will charge the amount back against your account if we do not receive payment for any reason. We may, at our sole discretion, reject any check that has been returned to us for insufficient funds without notice to you.

- j. *Your Representations and Warranties.* You represent and warrant the following with respect to each Check Image that you transmit through the Service:
- i. You have the legal right to accept the Original Check for deposit and negotiation to your account, and the Check Image is of an Eligible Check.
 - ii. The Check Image that you transmit accurately represents all of the information on the front and back of the Original Check, including (without limitation) all endorsements, at the time of transmission.
 - iii. You have not taken any action that would obscure, alter, or impair the capture or transmission of information on the front or back of the Original Check or that otherwise may prevent us or another bank from capturing or processing such information.
 - iv. You make all warranties that would otherwise apply to the Original Check if it had been a paper item deposited with us. For example, you warrant that the Original Check has not been altered and that you have a right to enforce the Original Check.
 - v. You make all encoding, transfer, presentment, and other warranties that we or any correspondent bank we use are deemed to provide to others (e.g., as a reconverting bank) under any law, regulation, operating circular, clearinghouse

rule, or image exchange network rule or agreement to which we or they are a party.

- vi. No Original Check will be presented for deposit or payment more than once. You have not previously cashed, deposited or transferred the Original Check, any image of the Original Check or any substitute check for the Original Check.
- vii. The Original Check is not otherwise prohibited by this agreement.
- viii. You will only use the Service for lawful purposes and in compliance with the online instructions and applicable law.
- ix. You will not submit files containing malicious code.
- x. No person will receive a transfer, presentment or return of, or otherwise be charged for the Check Image, the Original Check, or a paper or electronic representation of the Original Check such that the person will be asked to make a payment based on an item that it has already paid.
- xi. You will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology or Service. We and our technology partners retain all rights, title and interests in and to the Services and software made available to you.

k. *When You Can Use the Service.* The Service can be utilized 24 hours a day, seven days a week, except when the system is unavailable due to needed maintenance or system outages. We are not responsible for the unavailability of the Service or any damages that may result from its unavailability.

l. *Confirmations.* We will provide you with a confirmation at the end of each transmission, confirming our receipt of your Check Image and related information. This confirmation does not mean that the transmission was error-free or complete. You agree that we shall not be deemed to have received your Check Image until we confirm receipt. If you do not receive a confirmation, it may mean that we did not receive your transmission or that there was a problem with some of the information. Notwithstanding any confirmation by us of its receipt, we may reject the Check Image, with or without cause, and charge the amount credited back against any provisional credit to your account.

When your check funds have been posted to your account, you will receive an electronic confirmation. The amount of the deposit will be shown in your account statement.

m. *Returned Deposits.* Any credit to your account for checks loaded using this Service is provisional. If a check deposited through the Service is dishonored, rejected or otherwise returned unpaid by the drawee bank, or is rejected or returned by a clearing agent or collecting bank, for any reason, including, but not limited to, issues relating to the quality of the image, you agree that we may charge back the amount of the Original Check and send you notification of the return. You will reimburse us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. We may debit any

of your accounts to obtain payment for any item that has been rejected or returned, for any adjustment related to such item or for any warranty claim related to such item, whether or not the rejection, return, adjustment or warranty claim was made timely. If the maker of a check or another third party makes a claim against us or seeks a re-credit with respect to any check processed through this Service, we may provisionally freeze or hold aside a like amount in your account pending our investigation and resolution of the claim.

- n. *Use of Your Geolocation.* When you are submitting an image for processing through the Service, we reserve the right, at our discretion, to use your mobile device's capabilities to obtain your geolocation for fraud prevention services. We may choose to capture either your current location or the last location stored on your mobile device.
- o. *Fees.* Currently, we do not impose any fees for the Service. We reserve the right to impose fees for the Service in the future and we will notify you of any such fees, as required by law. Your use of the Service after the effective date of any fee changes shall constitute your agreement to such fee changes. You are solely responsible for the cost of any telephone service charges, network connection fees, data charges, communication lines, and other charges payable to third parties.
- p. *Disclaimer.* WE AND THE LICENSORS OF THE PODERCARD APP MAKE NO WARRANTY, EXPRESS OR IMPLIED, IN LAW OR IN FACT, INCLUDING (BUT NOT LIMITED TO) ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE, OF NON-INFRINGEMENT, OR OF MERCHANTABILITY, WITH RESPECT TO THE SERVICE OR THE PODERCARD APP MADE AVAILABLE TO YOU. YOU WAIVE AND RELEASE US AND THE LICENSORS FROM ANY WARRANTY ARISING FROM ANY COURSE OF PERFORMANCE, COURSE OF DEALING, OR USAGE OF TRADE. NEITHER WE NOR THE LICENSORS WARRANT THAT OPERATION OF THE PODERCARD APP OR SERVICE WILL BE ERROR-FREE OR UNINTERRUPTED. YOU AGREE THAT YOUR USE OF THE SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.
- q. *Limitation of Liability.* YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THE SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.

Any claim, action, or proceeding by you to enforce these terms and conditions related to the Service or to recover for any Service-related loss must be commenced within one year (two years if you are a resident of Texas) from the date that the event giving rise to the claim, action, or proceeding first occurs. You agree to cooperate with us in any loss recovery efforts we undertake to reduce any loss or liability that arises in connection with the Service.

- r. **Indemnification.** You will indemnify, defend, and hold us, our vendors and our licensors, harmless against any and all actions, proceedings, liabilities, losses, costs (including attorneys' fees), penalties, fines, and claims, including (without limitation) warranty claims, that result from or arise in connection with: (a) our processing of Check Images in accordance with this agreement; (b) your actions or omissions, including your breach of any representation or warranty, or failure to comply with this agreement; (c) any misuse of the Service by you; (d) your failure to comply with applicable state and federal laws and regulations; (e) actions by third parties, such as the introduction of a virus, that delay, alter, or corrupt the transmission of Check Images or information to us; or (f) any claim by a recipient of a substitute check (corresponding to a check processed through the Service) that the recipient incurred a loss due to (i) the receipt of a substitute check instead of the Original Check, or (ii) multiple payments with respect to the same Original Check, based on any combination of the Original Check, the substitute check, and/or any paper or electronic copy of either.
- s. **Errors.** You agree to notify us immediately of any suspected errors regarding items deposited through the Service, and in no event later than 60 days after the applicable account statement is sent or otherwise made available to you. Unless you notify us within 60 days, such account statement regarding all deposits made through the Service shall be deemed correct, and you are prohibited from bringing a claim against us for such alleged error.
- t. **Notices.** You agree to notify us immediately if you discover: (a) any error or discrepancy between your records and the information we provide to you about your accounts or transactions; (b) unauthorized transactions involving your account; (c) a breach in the confidentiality of your Password; or (d) other problems related to the Service. We may provide notices to you at your account address, electronically via the Service, via SMS text, or at the email address we show in our Service records. To change your email address or mobile phone number on file, use the PODERcard App.
- u. **Compliance.** You agree to use the Service for lawful purposes and in compliance with all applicable laws, rules and regulations.
- v. **Termination or Suspension of Service.** We reserve the right to terminate the Service at any time without notice to you. We may suspend or terminate your use of the Service at any time, with or without cause in our sole discretion. We may suspend or terminate the

Service without prior notice to you if: you breach any agreement with us; we believe there has been or may be a breach in the security of the Service or unauthorized activity involving your account; or we are uncertain regarding the authorization, completeness, or accuracy of Check Images sent to us. Any termination will not affect obligations arising prior to termination, such as the obligation to process Check Images transmitted to us prior to the termination date or your obligation to indemnify us.

5. About Your Debit Card

- a. *General.* Your Card is linked to your primary deposit account. You will be able to set a personal identification number (“PIN”) for your Card. You agree not to disclose your PIN to others and to safeguard its confidentiality. Except as otherwise indicated, you may use your Card to purchase goods and services and to access cash at ATMs and from tellers of financial institutions anywhere your debit card’s brand mark (as applicable) are accepted.
- b. *Charges to Your Card and Receipts.* Each time you use your Card to purchase goods or services, you authorize us to charge the amount against the money in your account. You should get a receipt at the time you make a transaction or obtain cash using your Card, and you can get a receipt at the time you make any withdrawal from your account using your Card at one of our in-network ATMs.
- c. *Limits on the Use of Your Card.* The Bank reserves the right to impose limits on the individual and aggregate number of transactions and the corresponding dollar amounts that may be transacted through your debit card. We may refuse to process any transaction that we believe may violate the law or the terms of this agreement. You agree that you will: (i) not use the Card at unlawful domestic or international gambling web sites, or at payment processors supporting unlawful gambling web sites, or to purchase illegal goods or services; (ii) promptly notify us of any loss or theft of the Card; (iii) promptly notify us of the loss, theft, or unauthorized disclosure of any PIN used to access account funds; and (iv) use the Card only as instructed. We may refuse to issue a Card, revoke or suspend your Card privileges or cancel your Card with or without cause or notice, other than as required by applicable law. We reserve the right to limit or block the use of your Card in certain foreign countries at our discretion due to fraud or security concerns or to comply with applicable law.
- d. *Money in Your Account May Be Held Until a Transaction is Completed.* When you use your Card to pay for goods or services, certain merchants may ask us to authorize or “hold” the transaction in advance and may estimate the final purchase amount. Until such a transaction finally settles, you will not be able to use the money in your account that is “on hold.” We will only charge your account for the correct amount of the final transaction, however, and we will release any remaining amount when the transaction finally settles.
- e. *Foreign Transactions.* If you conduct a transaction in a currency other than U.S. dollars, the merchant, network or card association that processes the transaction

may convert any related debit or credit into U.S. dollars in accordance with its then current policies. Visa currently uses a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on or one day prior to its central or transaction processing date (note: this rate may be different from the rate the association itself receives), or (b) the government-mandated rate. The conversion rate may be different from the rate in effect on the date of your transaction and the date it is posted to your account. We will impose a charge equal to 3% of the transaction amount (including credits and reversals) for each transaction (U.S. or foreign currency) that you conduct at merchants (including foreign websites) outside the United States or in a foreign currency. This charge is in addition to any of the Bank's usual fees, including, but not limited to, the teller cash withdrawal or out-of-network ATM fee.

- f. *ATM Safety.* You agree to exercise discretion when using ATMs. If there are any suspicious circumstances, do not use the ATM. If you notice anything suspicious while transacting business at the ATM, cancel the transaction, pocket 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. At night, have someone accompany you when possible. Do not approach a dark ATM. Do not accept assistance from anyone while using the ATM. Do not display your cash; pocket it and count it later in the safety of your office or home. Be sure to save your transaction slips. Check them against your statements regularly. Prepare deposits at home to minimize your time at the ATM. 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 the ATM.

6. Limits on Your Account.

- a. *Daily Deposits.* You may deposit up to \$3,000 in cash per day in the aggregate.
- b. *Daily and 30-Day Cash Withdrawal Limits.* You may withdraw up to \$500 in cash in the aggregate in a single day at an ATM. You may withdraw up to \$3,000 in cash in the aggregate per calendar month at an ATM. You may withdraw up to \$3,000 in cash in the aggregate per calendar month with a bank teller. We may, in our sole discretion, permit you to withdraw higher amounts of cash.
- c. *Total Daily Spend.* You may not spend more than \$10,000 per day using your Debit Card.
- d. *Point of Sale Cash Back.* Limits apply to the use of your Card at the point of sale when making a purchase from a merchant. In addition to our limits, a merchant may impose additional limits on such transactions.

7. Electronic Funds Transfers; Other Rights & Terms

- a. *Direct Deposits.* 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 use the PODERcard App or call us at (844) 770-8002 to find out whether or not the deposit has been made.
- b. *Your Liability for Unauthorized Electronic Fund Transfers.* Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. 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 two 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. (Note: You will not be liable for the amounts stated above unless we determine that you were grossly negligent or fraudulent in the handling of your Card.)

If your statement shows transfers that you did not make, including those made by Card, PIN or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed or otherwise made available to you, 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.

- c. *In Case of Errors or Questions About Your Electronic Transfers.* Notify us promptly at (844) 770-8002 or write us at Customer Care, P.O. Box 5100, Pasadena, CA 91117 as soon as you can if you think your statement or receipt is wrong or if you need more information about an electronic transaction. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.
 - i. Tell us your name and account number.
 - ii. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 - iii. Tell us the dollar amount of the suspected error.

In addition, it would be helpful if you provided us with any supporting documentation related to the error.

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 that 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.

- d. *Lost or Stolen Card/PIN or Unauthorized Transaction.* If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at (844) 770-8002 or write us at Customer Care, P.O. Box 5100, Pasadena, CA 91117.
- e. *Our Liability for Failing to Make Transfers.* If we do not complete an electronic fund 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. There are some exceptions, however. We will not be liable, for instance, if:
 - i. Through no fault of ours, you do not have enough available funds in your account to make the transfer;
 - ii. Circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption or a natural disaster) or a rolling blackout prevent or delay the transfer despite reasonable precautions taken by us;
 - iii. The system, ATM or POS terminal was not working properly and you knew about the problem when you started the transaction;
 - iv. The funds in your account are subject to legal process, an uncollected funds hold or are otherwise not available for withdrawal;
 - v. The information supplied by you or a third party is incorrect, incomplete, ambiguous or untimely;
 - vi. We have reason to believe the transaction may have been authorized by you; or
 - vii. The transaction cannot be completed because your Card is damaged.

There may be other exceptions stated in our agreement with you.

- f. *How to Stop Preauthorized Transfers From Your Account.* If you have told us in advance to make regular payments out of your account, you can stop any of these payments by writing to us at Customer Care, P.O. Box 5100, Pasadena, CA 91117, or by calling us at (844) 770-8002.

We must receive your request at least three business days before the payment is scheduled to be made. (Note: If you fail to give us your request at least three business days prior to a transfer, we may attempt, at our sole discretion, to stop the payment. We assume no responsibility for our failure or refusal to do so, however, even if we accept

the request for processing.) If you call, we may require you to put your request in writing and to provide us with a copy of your notice to the payee, revoking the payee's authority to originate debits to your account, within 14 days after you call. If we do not receive the written confirmation within 14 days, we may honor subsequent debits to your account. For individual payments, your request should specify the exact amount (dollars and cents) of the transfer you want to stop, the date of the transfer, and the identity of the payee. Unless you tell us that all future transfers to a specific recipient are to be stopped, we may treat your stop payment order as a request concerning the one transfer only. If you order us to stop one of these payments at least three business days before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

- g. *Varying Preauthorized Transfers.* If you have arranged in advance to make regular payments out of your account and they 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.
- h. *Account Information.* You can obtain information regarding your Bank accounts that are tied to this service via the PODERcard App.
- i. *Periodic Statements.* You will get a monthly account statement (unless there are no transfers in a particular month). In any case you will get the statement at least quarterly). You will have access to these statements through the PODERcard App. We do not mail monthly paper statements.
- j. *Business Days.* Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of Utah.
- k. *Amendments/Changes in Account Terms.* We may add to, delete or change the terms of our agreement with you at any time by mailing, e-mailing or delivering a notice, a statement message or an amended agreement to you at the last address (location or e-mail) on file for you, your account, or the service in question. Unless otherwise required by law, we may amend the agreement without prior notice (e.g., by making the information available to you through the PODERcard App, or otherwise).

We may substitute similar services or discontinue currently offered services for certain accounts by giving you prior notice. We do not have to notify you, however, of any changes that are beneficial to you (e.g., a reduction or waiver of any fees or the addition of services) or if the change is required for security reasons.

- l. *Information Given to Third Parties.* We may disclose information to third parties about you, your account, and the transactions on your account: (i) where it is necessary or helpful for completing transactions; (ii) in order to verify the existence and condition of the account for a third party (e.g., a merchant); (iii) in order to comply with government agency or court orders; (iv) if you give us your consent; (v) to service providers who

administer the account or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services; (vi) in order to identify, prevent, investigate or report possible suspicious or illegal activity; (vii) in order to issue authorizations for transactions on the account; (viii) to disclose the existence, history, and condition of your account to consumer reporting agencies; and (ix) as permitted by law. Please see our Privacy Policy for further details.

8. Bill Payment Service.

- a. *General.* If you have met our eligibility criteria, you can make payments to others from your account with us using our bill payment service.

- b. *Bill Payment Service Definitions.*

“Bill Payment Service” means the Bill Payment Service offered by Green Dot Bank, through CheckFree Services Corporation, a subsidiary of Fiserv Solutions, Inc., that you can access using your account.

“Biller” is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

“Business Day” is every Monday through Friday, excluding Federal Reserve holidays.

“Debit Date” is the day your account will be debited and is also the day that we will begin processing your Payment Instruction. If you schedule a future Debit Date for a payment, and the date you schedule falls on a non-Business Day, the Debit Date will be the Business Day immediately preceding the date that you scheduled.

“Due Date” is the date reflected on your Biller statement for which the payment is due. It is not the late date or grace period.

“Pay Date” is the day your Biller should receive your payment.

“Payment Instruction” is the information provided by you to the Bill Payment Service for a bill payment to be made to the Biller (such as, but not limited to, Biller name, Biller account number, and Debit Date).

“Scheduled Payment” is a payment that has been scheduled through the Bill Payment Service but has not begun processing.

- c. *Service Fees and Additional Charges.* There is no service fee for using the Bill Payment Service. We may change these fees as described in this agreement. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider when you access the Bill Payment

Service.

- d. *Payment Scheduling.* Transactions begin processing on your Debit Date. The earliest Debit Date for Payment Instructions entered on a non-Business Day will be the next Business Day. When you schedule an individual payment, the earliest possible Pay Date for each Biller (typically five (5) or fewer Business Days from the Debit Date) will be designated through the Bill Payment Service when you are scheduling the payment, and you must select a Debit Date so that the associated Pay Date is no later than the actual Due Date reflected on your Biller statement.

When you schedule regular (i.e., recurring) payments to occur in advance, you will select only a Debit Date. You are responsible for ensuring that the Debit Date is sufficiently in advance of your Due Date to allow the Biller to receive the payment. We recommend that you allow at least 5 Business Days between the Debit Date and your Due Date. **YOU ARE RESPONSIBLE FOR ANY LATE PAYMENTS THAT OCCUR BECAUSE YOU SCHEDULE THE DEBIT DATE TOO CLOSE TO THE DUE DATE.**

You are responsible for ensuring that there are sufficient funds in your account on the Debit Date to allow the payment.

- e. *Payment Authorization and Payment Remittance.* By providing us with names and account information of Billers to whom you wish to direct payments, you authorize us to follow the Payment Instructions that we receive from you. In order to process payments more efficiently and effectively, you agree that we may edit or alter payment data or data formats in accordance with Biller directives.

When we receive a Payment Instruction, you authorize us to debit your account and remit funds on your behalf to your Biller so that the funds arrive on or as soon as reasonably possible after the Pay Date designated by you. You also authorize us to credit your account for payments returned to us by the United States Postal Service or Biller.

We will use our commercially reasonable efforts to make all your payments properly, and if we do not complete a payment from your account Card on time or in the correct amount according to this agreement we will not be liable for your losses, costs or expenses except for your direct losses or damages to the extent directly relating to our gross negligence or intentional misconduct. We shall incur no liability if we are unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

- i. If, through no fault of ours, your account does not contain sufficient funds to complete the transaction;
- ii. The Bill Payment Service is not working properly and you know or have been advised about the malfunction before you execute the transaction;

- iii. You have not provided us with the correct account information, or correct Payment Instructions; and/or,
- iv. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

There are other exceptions provided in this agreement. Provided none of these exceptions are applicable, if we cause an incorrect amount of funds to be removed from your account or cause funds from your account to be directed to a Biller in a manner inconsistent with your Payment Instructions, or fail to initiate your payment in accordance with your Payment Instructions, we shall only be responsible for returning those funds to your account, or for directing to the proper Biller any previously misdirected transactions, and shall have no further liability with respect to same except as expressly provided for above.

- f. *Payment Methods.* We reserve the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment or a check payment.
- g. *Limits on Payments You Can Make.* You may not make a payment in an amount greater than \$7,500 per transaction.
- h. *Payment Cancellation Requests.* You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions provided in the Bill Payment Service. There is no charge for canceling or editing a Scheduled Payment. Once we have begun processing a payment, on the Debit Date, it cannot be cancelled or edited, and therefore a stop payment request must be submitted.
- i. *Stop Payment Requests.* Our ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. We may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact us through the Mobile App, call us at (844) 770-8002 or write us at Customer Care, P.O. Box 5150, Pasadena, CA 91117 so that we receive your request at least three (3) Business Days prior to the Pay Date. We may require you to present your request in writing within fourteen (14) days. For any other payments, we will attempt to accommodate your request, but will have no liability for failing to do so.
- j. *Prohibited Payments.* The following payments are prohibited through the Bill Payment Service:
 - i. Payments to Billers outside of the United States or its territories.
 - ii. Payments prohibited by law.

Except as may be required by law, we will have no liability for any claims or damages resulting from any prohibited payments you may schedule or attempt to schedule.

- k. *Exception Payments.* Tax payments and court ordered payments may be scheduled through the Bill Payment Service; however such payments are discouraged and must be scheduled at your own risk. We will have no liability for any claims or damages resulting from you scheduling these types of payments. We also have no obligation to research or resolve any claim resulting from any such payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be your sole responsibility.
- l. *Bill Delivery and Presentment.* This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Billers directly if you do not receive your statements. In addition, if you elect to activate one of the electronic bill options, you also agree to the following:

Information provided to the Biller – We cannot update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Biller. Any changes will need to be made by contacting the Biller directly. Additionally, it is your responsibility to maintain all usernames and passwords for all electronic Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. We may, at the request of the Biller, provide to the Biller your e-mail address, service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about the Service and/or bill information.

Activation – Upon activation of the electronic bill feature, we may notify the Biller of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Biller reserves the right to accept or deny your request to receive electronic bills.

Authorization to obtain bill data - Your activation of the electronic bill feature for a Biller shall be deemed by us to be your authorization for us to obtain bill data from the Biller on your behalf. For some Billers, you will be asked to provide us with your user name and password for that Biller. By providing us with such information, you authorize us to use the information to obtain your bill data.

Notification – We will use our best efforts to present all of your electronic bills promptly. In addition to notification within the Service, we may send an e-mail notification to the e-mail address listed for your bank account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your

responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification – The electronic Biller reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. We will notify your electronic Biller(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. We will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s) – You agree to hold us harmless should the Biller fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.

Accuracy and dispute of electronic bill – We are not responsible for the accuracy of your electronic bill(s). We are only responsible for presenting the information we receive from the Biller. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Biller directly.

This agreement does not alter your liability or obligations that currently exist between you and your Billers.

m. EXCLUSIONS OF WARRANTIES AND LIMITATION OF LIABILITY

THE BILL PAYMENT SERVICE AND RELATED DOCUMENTATION IS WITHOUT, AND WE EXPRESSLY DISCLAIM, ANY IMPLIED WARRANTIES, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ONLY THOSE WARRANTIES EXPRESSLY SET FORTH IN THIS AGREEMENT APPLY TO THE BILL PAYMENT SERVICE AND RELATED DOCUMENTATION.

EXCEPT TO THE EXTENT PROVIDED IN THE “PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE” SECTION, OR TO THE EXTENT REQUIRED BY LAW, IN NO EVENT SHALL WE BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE SERVICE OR ANY SOFTWARE OR DOCUMENTATION RELATED TO THE BILL PAYMENT SERVICE.

- n. *Sharing of Information.* As provided in our Privacy Policy, information about you and your transactions will be shared with third parties to assist us in providing the Bill Payment Service.
 - o. *Failed or Returned Transactions.* In using the Bill Payment Service, you are requesting the Bill Payment Service to make payments for you using your account. If we are unable to complete the transaction for any reason associated with your account (for example, there are insufficient funds in your account to cover the transaction), the transaction will not be completed and we will attempt to notify you.
 - p. *Biller Limitation.* We reserve the right to refuse to pay any Biller to whom you may direct a payment. We will notify you promptly if we decide to refuse to pay a Biller designated by you. This notification is not required if you attempt to make a prohibited payment under this agreement.
 - q. *Returned Payments.* In using the Bill Payment Service, you understand that Billers and/or the United States Postal Service may return payments to us for various reasons such as, but not limited to, Biller's forwarding address expired; Biller account number is not valid; Biller is unable to locate account; or Biller account is paid in full. We will use our best efforts to research and correct the returned payment and return it to your Biller, or void the payment and credit your account. You may receive notification from us.
 - r. *Information Authorization.* Your enrollment in the Bill Payment Service may not be fulfilled if we cannot verify your identity or other necessary information. In addition, you agree that we reserve the right to obtain financial information regarding your account from a Biller (for example, to resolve payment posting problems or for verification).
 - s. *Contact Information Updates.* It is your sole responsibility to ensure that your contact information is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Certain changes can be made in the PODERcard App. For your security, we will need to verify your identity before allowing any account information changes. We are not responsible for any payment processing errors or fees incurred if you do not provide accurate biller, account or contact information.
9. **Person to Person Transfers.** Once you have received and activated your Debit Card, you can use our person to person transfer service to send money to, or receive money from, another PODERcard account holder.
- a. *General.* When you use this service, you authorize us to act as your agent and attorney-in-fact for the limited purpose of communicating with others regarding your instructions, and processing your transfers.

- b. *Sending Funds.* You can send funds to a recipient by inputting the recipient's mobile phone number into our service so that we can send the recipient a text message notifying them that you are sending them funds. A recipient may also receive an email or push notification within the PODERcard App notifying them of the incoming funds. Carrier message and data rates apply to all text messages. We will debit the funds for the transfer from your account at the time you set up a transfer. The recipient does not need to take any action to complete the transfer and the funds will be instantly available to them once the transfer is initiated. We are not responsible for any loss of funds if you input the incorrect mobile phone number and the transfer is completed. You may only send up to \$1,000 per day in the aggregate using our service. For security reasons, we may also limit the number of transfers you can make using the service.

You agree not to impersonate another person or send any messages that are fraudulent or offensive. If the transfer cannot be made for any reason, we will notify you and return the funds to your account.

- c. *Receiving Funds.* If another person (a "Sender") instructs us to transfer funds to your account, you authorize us to deposit the funds to your account and represent to us that you are the person intended by the Sender to receive the funds. As with sending funds, the funds will be instantly available once the transfer is initiated. You may only receive up to \$3,000 per day in the aggregate using our service. For security reasons, we may also limit the number of transfers you can receive through the service.
- d. *Declined and Reversed Transactions.* We may decline to complete a transfer if: (a) we believe it may involve or result in a violation of law or expose us to liability or risk of loss; (b) we are unable to authenticate the sender or intended recipient; (c) there are insufficient available funds for the transfer; (d) the transfer instruction is unclear, ambiguous or incomplete; (e) we identify a security risk involving the transaction; or (f) as otherwise stated in this agreement. If a transfer is rejected for any reason, we will notify you or the Sender and attempt to return the funds to your or the Sender's account, as applicable.
- e. *Cancelling and Changing Transfer Instructions.* You may not cancel or change a transfer instruction once it is initiated.

10. Bank Transfer Service.

- a. *General.* If you are eligible, you can use our bank transfer service to transfer money from another bank account at a U.S. financial institution to your PODERcard account (an "Inbound Transfer") or to transfer money from your PODERcard account to another bank account at a U.S. financial institution (an "Outbound Transfer"). For security reasons, our bank transfer service may not be available for use until you activate the Debit Card that we will mail you.

- b. *Account Verification.* We may verify your ownership of accounts at another institution from time to time by (a) accessing your account information at the other institution and/or (b) asking you to provide proof of ownership.

We may verify your ownership of an account by asking you to provide us with information (e.g., your username and password). You agree that you are providing that information to us and our vendor directly so that they and we can access information about your other account online. Our vendor's use of your information is subject to their privacy policy. You authorize us to act as your agent and attorney-in-fact for the limited purpose of gathering information about your accounts at other financial institutions, communicating with others regarding your instructions, and processing your transfers. You represent to us that: (a) the financial institutions you designate have expressly agreed to (or do not prohibit) those actions by us; (b) you have the authority to grant us the right to conduct those activities; (c) you are authorized to conduct transfers to and from the accounts you designate for the bank transfer service; (d) the information you provide to us regarding your accounts at other institutions is accurate and complete; (e) you are an owner and authorized signatory on such accounts, and the account is titled in your name; and (f) no other person's authorization is required for us to process your requested transfers.

Other institutions that you choose to transfer money to or from may contact us to verify information about an account or transaction. You agree that we may provide any information needed to verify your instructions or otherwise process a transfer.

Not all types of accounts are eligible for the bank transfer service. Be sure to check with us and other financial institutions for restrictions regarding transfers among your accounts (e.g., 401k, IRA, savings and money market accounts). We are not responsible for any costs or losses incurred from fund transfers that are not permitted under such restrictions by the provider of your account or those imposed by applicable law.

- c. *Minimum and Maximum Transfer Amounts.* The minimum amount of any single Inbound or Outbound Transfer is \$1, and the maximum amount of any single Outbound Transfer is \$3,000. There is an aggregate limit of \$20,000 every 7 days for Outbound Transfers. The first time an Inbound Transfer is initiated, a \$100 limit applies. For any subsequent Inbound Transfers, there is a \$1,000 daily aggregate limit and a \$3,000 aggregate limit applicable per calendar month. The minimum and maximum amounts are subject to change. You may be eligible for higher maximum transfer limits; if you are, we will disclose the higher limit at the time you use the service. We will notify you as required by law if these limits decrease, but we may change these limits below the amounts stated above or cancel your transfers without prior notice as described below in "Suspension and Reinstatement of Bank Transfer Service."
- d. *Outbound Transfers.* You may transfer funds from your PODERcard to a bank account that you maintain with another U.S. financial institution. You agree that you will have

sufficient available funds in your PODERcard to cover any Outbound Transfers that you set up. If you do not, we may not initiate the transfer. If we do initiate the transfer, and there are not sufficient available funds in your PODERcard, it will cause an overdraft in your account. If this happens, you are responsible for the overdraft amount.

Although we may use any means to execute your instructions, we normally use the automated clearing house (ACH) to transfer funds. We will remove the funds from your PODERcard when you set up the transfer. It then takes up to 4 business days before the funds are deposited to your other designated account.

The cutoff time for submitting transfer instructions is 9:30 p.m. (Pacific Time). Instructions received after the cutoff hour or on a non-business day may be processed by us on the next business day. Transactions scheduled to be processed on a weekend or bank holiday will be processed on the next business day.

- e. *Inbound Transfers.* If you are eligible, you may transfer funds from a bank account that you maintain with another U.S. financial institution to your PODERcard account (if your other financial institution permits these kinds of transfers). When you initiate a transfer from the other designated account using the PODERcard App, you authorize us to withdraw the funds from your other account. You agree that you will have sufficient funds in your other designated account to cover all Inbound Transfers that you set up.

As with Outbound Transfers, you acknowledge that there will be a delay between the time you are notified of a pending transfer and the date funds are deposited to your PODERcard. Although we may use any means to execute your instructions, we normally use the automated clearing house (ACH) to transfer funds. It then takes up to 4 business days before the funds are deposited to your PODERcard.

The cutoff time for submitting transfer instructions is 9:30 p.m. (Pacific Time). Instructions received after the cutoff hour or on a non-business day may be processed by us on the next business day. Transactions scheduled to be processed on a weekend or holiday will be processed on the next business day.

- f. *Declined and Reversed Transactions.* We may decline to complete a transfer if: (a) we believe it may involve or result in a violation of law or expose us to liability or risk of loss; (b) we are unable to authenticate either your PODERcard or your other bank account; (c) there are insufficient available funds for the transfer; (d) the transfer instruction is unclear, ambiguous or incomplete; (e) we identify a security risk involving the transaction; or (f) as otherwise stated in these terms. If we have begun a transfer, and it is rejected for any reason, we will notify you and attempt to return the funds to the other designated account.

In addition to the limits disclosed above, all bank transfers may be reviewed by Green Dot Bank for fraud and security reasons. We are not responsible for any losses or

damages that may result from our delay or cancellation of a transfer, or for any failure to notify you of such delay or cancellation.

You authorize us to return funds to the other bank account if we are advised by the financial institution or the company processing the transfer that the transfer was not authorized, was made to your PODERcard in error, or that there were insufficient available funds in the other account for the transaction.

- g. *Indemnification/Limited Liability.* You agree to indemnify us and our agents from all claims, liabilities, losses, expenses and damages, including attorney's fees, arising out of any action we take pursuant to your instructions or your violation of these terms or applicable law. We cannot guarantee the timely delivery or return of funds as a result of a failure of another financial institution to act in a timely manner.
- h. *Suspension and Reinstatement of Bank Transfer Service.* In the event that we at any time incur a problem with your use of the bank transfer service, including without limitation, (1) the inability to debit any of your account(s) or to collect with respect to any of your bank transfers as described above, (2) if you breach this or any other agreement with us, (3) we have reason to believe there has been or may be an unauthorized use of your PODERcard, (4) we are unable to verify your identity or authority to use the service to our satisfaction, (5) your PODERcard is not in good standing, or (6) we believe that your use of the service could expose Green Dot Bank to increased risk, and without limiting any other right or remedy that we may have under this agreement or otherwise, we reserve the right to suspend or terminate your right to use the service, immediately and without prior notice to you. You understand and agree that such action is reasonable for us to take in order to protect us from loss. We reserve the right in our sole discretion to grant or deny reinstatement of your use of the bank transfer service.

11. Additional Terms & Conditions.

- a. *Adjustments.* We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if deposits are recorded or keyed in the wrong amount or items you deposit are returned unpaid.
- b. *Account Contact Information Changes.* You agree to notify us immediately in accordance with our security requirements of any change in your name, address, email address, or other contact information associated with your account. For security reasons, we may, in our sole discretion, opt to not allow such a change. We may rely on our account records to determine the ownership of your account.
- c. *Compliance.* You agree not to violate the laws of the United States, including without limitation, the economic sanctions administered by the U.S. Treasury's Office of Foreign Assets Control. You may not use your account or any account-related service to process Internet gambling transactions or conduct any activity that would violate applicable law.

If we are uncertain regarding the legality of any transaction, we may refuse the transaction or freeze the amount in question while we investigate the matter.

- d. *Conflicting Demands/Disputes.* If there is any uncertainty regarding the ownership of an account or its funds or the authenticity or legitimacy of any transaction associated with your account, or we are requested by Adult Protective Services or any similar state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult, we may, at our sole discretion, freeze the account and refuse transactions until we conduct an investigation to resolve the matter to our satisfaction.
- e. *Consent For Us to Call You.* You agree that we or our agents may contact you at any telephone number you provide to us, including your cell phone number. You agree to receive these calls and messages, such as a text message or prerecorded or autodialed calls. You understand that your service provider may charge you for these calls/messages.
- f. *Cutoff Hours.* Instructions received by us on a weekend, holiday or after our cutoff hour on a business day may be treated and acted upon by us as if received on the next business day.
- g. *Death or Adjudication of Incompetence.* We may disregard any notice of incompetence unless the person in question has been declared incompetent by a court of appropriate jurisdiction and we receive written notice and instructions from the court regarding the account. We also may freeze, offset, refuse and/or reverse deposits and transactions (e.g., governmental or retirement benefit payments payable to the deceased) if an account holder dies or is adjudicated incompetent. If we have any question as to the ownership of funds or the amount of funds that belong to any person upon the death of an account holder, we may freeze all or part of the account, pending receipt of proof (satisfactory to us) of each person's right to the funds.
- h. *Deposit Insurance.* Your accounts with us are insured to the regulatory limits by the Federal Deposit Insurance Corporation (FDIC). For further information regarding insurance of accounts, you may write to the FDIC at 550 17th Street, N.W., Washington, D.C. 20429, telephone the FDIC's toll-free consumer hotline at 877-275-3342, or visit its website at www.fdic.gov.
- i. *Force Majeure.* We shall not be liable for any loss, expense, failure to perform, or delay caused by failure of communication systems, accidents, strikes, fire, flood, war, riot, civil strife, terrorist attack, earthquake, power outage, funds transfer system or government rules, acts of third parties, or any cause that is beyond our reasonable control.
- j. *Governing Law.* To the extent this agreement is subject to the laws of any state, it will be subject to the law of the State of Utah, without regard to its conflict of law provisions.
- k. *Inactive Accounts.* For security reasons, we may refuse a withdrawal or transfer from accounts we internally classify as dormant if we cannot reach you in a timely fashion to

confirm the transaction's authorization. We may transfer (escheat) your property to the appropriate state if no activity occurs in the account or you fail to communicate with us regarding your account within the time period specified by state law. We may consider an account inactive even if you maintain another active account with us. We may impose a fee for sending a dormant account notice to you prior to transferring the funds to the state. If funds are transferred to the state, you may file a claim with the state to recover the funds.

- l. *Legal Process.* We may comply with any writ of attachment, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process which we believe (correctly or otherwise) to be valid. We may notify you of such process by telephone, electronically or in writing. If we are not fully reimbursed for our record research, photocopying and handling costs by the party that served the process, we may charge such costs to your account. You agree to reimburse us for any cost or expense, including attorney fees, which we incur in responding to legal process related to your accounts. You agree that we may honor legal process that is served personally, by mail, email or facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained.
- m. *Limitation on Time to Bring Action.* Unless otherwise required by law, an action or proceeding by you to enforce an obligation, duty or right arising under this agreement or by law with respect to your account or any account service must be commenced no later than one year after the day the cause of action accrues.
- n. *Other Agreements.* You may have another agreement with us which, by its terms, supersedes this agreement in whole or in part. For example, certain provisions of your other agreements with us (e.g., involving our online services) may supersede some of the terms of this agreement, to the extent that they are inconsistent.
- o. *Negative Balances.* If you do not have enough money in your account to cover the amount of a transaction (e.g., teller cash withdrawal, bill payment, or other electronic transaction), we may reject the transaction without payment. We may elect, however, in our sole discretion to create a negative balance in your account by permitting the transaction. If your account balance drops below zero, you agree to pay the amount of the overdraft promptly, without notice or demand from us. You agree that we may use subsequent deposits and other credits to the account, including without limitation, money in your High-Yield Savings account, deposits of government, welfare, retirement and Social Security benefits, to cover any negative balance existing in your account, to the fullest extent permitted by law.

Our allowance of transactions that create negative balances in no way obligates us to continue that practice at a later time. We may discontinue permitting negative balances without cause or notice to you. We discourage the practice of overdrawing accounts

- p. *Security Interest & Setoff.* You grant us a security interest in your account, including all current and future deposits, for amounts owing to us now and/or in the future under this agreement or under any account service agreement by any owner. We may charge or set off funds in your account for any direct, indirect and/or acquired obligations that you owe us now and/or in the future, regardless of the source of the funds in the account, to the fullest extent permitted by law.
- q. *Severability.* If any of the provisions of this agreement are determined to be void or invalid, the remainder of the agreement shall remain in full force and effect.
- r. *Telephone and Electronic Communication Monitoring/Recording.* We may monitor telephone conversations and electronic communications for quality and control purposes without prior notice to you. We usually do not record conversations without notice to you.
- s. *Transfers/Assignments.* Unless otherwise agreed by us in writing, all accounts are non-transferable and non-negotiable. You may not grant, transfer or assign any of your rights to an account without our prior written consent. We are not required to accept or recognize an attempted assignment of your account or any interest in it, including a notice of security interest.
- t. *Unauthorized Transactions and Errors.* If you discover an error, forgery, alteration or other unauthorized activity involving your account, you must notify us immediately by telephone and promptly in writing of the relevant facts, including a description of the transaction or error and the identity of any suspected perpetrator. You agree to carefully and promptly review all statements and notices we send or make available to you. Your statements will be deemed to provide sufficient information about transactions for you to determine whether there was an error or unauthorized transaction if the statements provide you with the transaction number, the amount, and the date of payment.

You are in the best position to discover and report any errors or unauthorized transactions involving your account. If you fail to notify us within a reasonable time (not exceeding 14 days after your statement date) of an unauthorized signature, alteration, forgery or other unauthorized transaction involving any of your accounts, we will not be responsible for subsequent unauthorized transactions by the same wrongdoer.

Without regard to care or lack of care of either you or us, if you do not discover and report an error or an unauthorized signature, alteration, forgery or other unauthorized debit to your account within 60 days after the date of your statement or the date the information about the item or transaction is made available to you, whichever is earlier, you are precluded from asserting the error or unauthorized transaction against us. (Note: Different notification and liability rules apply to certain electronic fund transfers. See the “Electronic Fund Transfers; Other Rights & Terms” section.)

If you claim a credit or refund because of an error or unauthorized transaction, you agree to provide us with a declaration containing whatever reasonable information we require

regarding your account, the transaction, and the circumstances surrounding the claimed loss. We must receive your declaration within 10 days of our request. If applicable, you also agree to make a report to the police and to provide us with a copy of the report, upon request. We will have a reasonable period of time to investigate the circumstances surrounding any claimed loss. During our investigation, we will have no obligation to provisionally credit your account, unless otherwise required by law (e.g., in connection with certain consumer electronic fund transfer services).

Our maximum liability will never exceed the amount of actual damages proven by you. Our liability will be reduced: (a) by the amount of the loss that is caused by your own negligence or lack of care; (b) to the extent that damages could not have been avoided by our exercise of ordinary care; and (c) by any loss recovery that you obtain from third parties (apportioned in accordance with this provision). We will not be liable for any loss that is caused in part by your negligence if we acted with ordinary care. Unless otherwise required by law, we will not be liable for incidental, special or consequential damages, including loss of profits and/or opportunity, or for attorney's fees incurred by you, even if we were aware of the possibility of such damages.

Unless otherwise expressly agreed in writing, our relationship with you will be that of debtor and creditor. That is, we owe you the amount of your deposit. No fiduciary, quasi fiduciary or other special relationship exists between you and us. We owe you a duty of ordinary care. Any internal policies or procedures that we may maintain in excess of reasonable commercial standards and general banking usage are solely for our own benefit and shall not impose a higher standard of care than otherwise would apply in their absence. There are no third party beneficiaries to this agreement.

(Note: Different notice and liability rules apply to certain electronic fund transfers. See the "Electronic Fund Transfers; Other Rights & Terms" section.)

- u. *Waivers.* We may delay enforcing our rights under this agreement without losing them. Any waiver by us shall not be deemed a waiver of other rights or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this agreement.
- v. *Termination or Suspension of Service or Account.* We may suspend or terminate your Account, your Card and/or access to or use of any or all of our services at any time without cause in our sole discretion. We may immediately suspend your Account, your Card and/or the use of our services if you breach this or any other agreement with us or we have reason to believe there has been or may be an unauthorized use of your account.

12. Dispute Resolution

- a. ***Acknowledgment of Arbitration.*** Your account is being made available and priced by the Bank on the basis of your acceptance of the following arbitration clause. By opening your account, you acknowledge that you are giving up the right to litigate Claims if either party elects arbitration of the Claims pursuant to this clause, except

as otherwise expressly provided herein, and you hereby knowingly and voluntarily waive the right to trial of all Claims subject to this agreement. You further acknowledge that you have read this arbitration provision carefully, agree to its terms, and are entering into this agreement voluntarily and not in reliance on any promises or representations whatsoever except those contained in this agreement.

ARBITRATION NOTICE

THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS.

Arbitration of Claims. Except as expressly provided herein, any claim, dispute or controversy (whether based upon contract; tort, intentional or otherwise; constitution; statute; common law; or equity and whether pre-existing, present or future), including initial claims, counter-claims, cross-claims and third-party claims, arising from or relating to (i) the Card; (ii) any service relating to the Card; (iii) the marketing of the Card; (iv) this agreement, including the validity, enforceability, interpretation, scope, or application of the agreement and this arbitration provision (except for the prohibition on class or other non-individual claims, which shall be for a court to decide); and (v) any other agreement or instrument relating to the Card or any such service (“Claim”) shall be decided, upon the election of you or the Bank (or Green Dot Corporation or the Bank’s agents, employees, successors, representatives, affiliated companies, or assigns), by binding arbitration. Arbitration replaces the right to litigate a claim in court or to have a jury trial. The American Arbitration Association (“AAA”) shall serve as the arbitration administrator. You may obtain copies of the current rules, forms, and instructions for initiating an arbitration with the AAA by contacting the AAA as follows: on the web at www.adr.org or by writing to American Arbitration Association, Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043.

Other Claims Subject to Arbitration. In addition to Claims brought by either you or the Bank, Claims made by or against Green Dot or by or against anyone connected with you or the Bank or claiming through you or the Bank (including a second cardholder, employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy) shall be subject to arbitration as described herein.

Exceptions. We agree not to invoke our right to arbitrate any individual Claim you bring in small claims court or an equivalent court so long as the Claim is pending only in that court. This arbitration provision also does not limit or constrain the Bank’s right to interplead funds in the event of claims to Card funds by several parties.

Individual Claims Only. Claims may be submitted to arbitration on an individual basis only. Claims subject to this arbitration provision may not be joined or consolidated in arbitration with any Claim of any other person or be arbitrated on a class basis, in a representative capacity on behalf of the general public or on behalf of any other person, unless otherwise agreed to by the parties in writing. However, co-applicants, second cardholders and authorized users of a single Card and/or related cards are considered as one person, and the Bank, its officers, directors, employees, agents, and affiliates are considered as one person.

Arbitration Fees. If you initiate arbitration, the Bank will advance any arbitration fees, including any required deposit. If the Bank initiates or elects arbitration, the Bank will pay the entire amount of the arbitration fees, including any required deposit. The Bank will also be responsible for payment and/or reimbursement of any arbitration fees to the extent that such fees exceed the amount of the filing fees you would have incurred if your Claim had been brought in the state or federal court nearest your residence with jurisdiction over the Claims.

Procedure. A single arbitrator will resolve the Claims. The arbitrator will be a lawyer with at least ten years experience or who is a former or retired judge. The arbitration shall follow the rules and procedures of the arbitration administrator in effect on the date the arbitration is filed, except when there is a conflict or inconsistency between the rules and procedures of the arbitration administrator and this arbitration provision, in which case this arbitration provision shall govern. Any in-person arbitration hearing for a Claim shall take place within the federal judicial district in which you live or at such other reasonably convenient location as agreed by the parties. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. § 1 et seq. (the “FAA”) and shall honor all claims of privilege and confidentiality recognized at law. All statutes of limitations that would otherwise be applicable shall apply to any arbitration proceeding. The arbitrator shall be empowered to grant whatever relief would be available in court under law or in equity. Any appropriate court may enter judgment upon the arbitrator’s award. This arbitration provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the FAA.

Appendix A

Online and Mobile Banking Agreement

- 1. Introduction.** This Online and Mobile Banking Agreement (“Agreement”) sets forth the terms and conditions that apply to your access and use of the Green Dot bank account online and mobile banking services (“Service”) provided by Green Dot Bank, Member FDIC. In this Agreement, “you” refers to each owner and authorized signer on the accounts that may be accessed through the Service. The terms “we,” “us” and “Green Dot” refer to Green Dot Bank, Member FDIC. This Agreement incorporates, supplements, and supersedes where inconsistent, the terms of your Deposit Account Agreement with us. Your use of the Service will be deemed further evidence of your agreement to these terms. The Service is made available to you via the PODERcard mobile application (“Mobile App”). **PLEASE READ THIS AGREEMENT CAREFULLY BEFORE ACCESSING OR USING THE SERVICE VIA THE MOBILE APP. DO NOT USE THE SERVICE VIA THE MOBILE APP IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT.** By accessing or using the Service, you represent that you have read and agree to be bound by this Agreement in its entirety and all applicable laws, rules and regulations governing your use of the Mobile App. This Agreement may be amended by posting a new version to the Mobile App, which version will be effective upon posting.
- 2. Our Service.** The Service may allow you to access a variety of features through the Mobile App from time to time, and subject to your eligibility to use such features. We will, in our sole discretion, pick the platforms on which the Mobile App will work. We assume no obligation to offer support services for, or upgrades to, the Mobile App.
- 3. Your Equipment.** To use the Service, you must have the browser and equipment described in the Electronic Communications Agreement accessible from the Mobile App. You are responsible for the selection, installation, maintenance, and operation of your computer and software. We are not responsible for any errors, failures, or malfunctions of your computer, mobile phone or software, or for any computer virus or related problems that may occur with your use of this Service. You are responsible for ensuring that your computer and/or mobile phone and software are compatible with our system. We reserve the right to change our system requirements from time to time. We reserve the right to support only certain types of mobile phones and mobile operating systems. You agree to promptly update the Mobile App when updates are made available to you. We are not responsible for any damages that may result from you not using the most current version of the Mobile App. Note: Some browser software may store user names and security codes to facilitate the future use of a web site. For security reasons, you agree to disable this feature in your browser. Check your browser’s “Help” screen for more information on this feature.
- 4. Security; Use of the App.** You are required to establish and use online login credentials (collectively, your “Credentials”) for your account in order to use the Service. You agree: (a) to

take reasonable steps to safeguard the confidentiality and security of your Credentials; (b) refrain from sharing or disclosing your Credentials with anyone else; (c) notify us immediately if you believe your Credentials have been compromised; and (d) immediately change your Credentials if you believe the confidentiality of them has been compromised in any way. You agree to be responsible for any transmission or transaction we receive using the Mobile App, even if it is not authorized by you, provided your Credentials were used to access the Service or is otherwise processed by us in accordance with our security procedures.

5. **Mobile App End User License Agreement.** Saber Es Poder Mobile App License Agreement (“Mobile App Agreement”) applies to your access and use of the Mobile App. Either Green Dot or Saber Es Poder has the right to terminate or suspend your access to or use of the Mobile App, with or without notice, in the event that you violate the Mobile App Agreement. In case of any discrepancy between this Agreement and the Mobile App Agreement, the terms of this Agreement will prevail.

Proprietary Rights; Use of Content. The Mobile App are owned and operated by and unless otherwise indicated, all designs, text, images, videos, graphics, software and other content and materials appearing on the Mobile App (collectively, “Content”) and any banking services offered by or through the Mobile App (collectively, the “Banking Services”) are the property of Green Dot, Saber Es Poder or each of its affiliates, licensors and/or third party service providers (collectively, the “Green Dot Parties”) and protected, without limitation, by U.S. and foreign copyright, trademark and other intellectual property laws. All trademarks, service marks, trade names, logos and other indicia of origin (collectively, “Marks”) appearing on the Mobile App are the property of Green Dot or the Green Dot Parties. You may not make any use of any Content or Marks without the prior written consent of Green Dot. No Content or Services from the Mobile App may be copied, reproduced, republished, uploaded, posted, transmitted, or distributed in any way.

Your Conduct. In using or accessing the Service you agree: (1) not to use the Service for fraudulent purposes; (2) not to “spam” others or “phish” for others’ personal information; (3) not to create or use a false identity; (4) not to disrupt or interfere with the security of, “deeplink”, attempt to obtain unauthorized access to or otherwise abuse, the Service or affiliated or linked websites; (5) not to disrupt or interfere with any other user’s enjoyment of the Service; (6) not to use, frame or utilize framing techniques to enclose any Marks or other proprietary information (including Content); (7) not to use meta tags or any other “hidden text” utilizing a Mark; and (8) not to use the Service in a manner that is defamatory, inaccurate, profane, threatening, invasive of a person's privacy, violates any third party proprietary rights, or is in violation of any law or regulation.

Third Party Websites and Services. The Mobile App may contain links to third party websites and services, over which Green Dot has no control. In addition, the Mobile App contains content solely related to Saber Es Poder. You acknowledge and agree that Green Dot does not endorse, verify, or make any representations regarding these third party websites and services and is not responsible for the availability of, and any liability arising from, any such third party websites

and services. Green Dot is not liable to you or any other party for any loss or damage which may be incurred by you as a result of these third party websites and services.

Termination; Modification. Green Dot reserves the right, without notice and at its sole discretion, to suspend or terminate your ability to access or use the Service, and to block or prevent future access to and use of the Service for any reason. Green Dot may, in its sole discretion, terminate, change, modify, suspend, make improvements to or discontinue any or all aspects of the Service, temporarily or permanently, at any time with or without notice to you. You agree that Green Dot shall not be liable to you or to any third party for any such modification, suspension or discontinuance.

6. **Disclaimer.** THE GREEN DOT PARTIES MAKE NO REPRESENTATION OR WARRANTY IN CONNECTION WITH THE SERVICE, THE MOBILE APP, OR ANY, CONTENT OR ONLINE OR MOBILE SERVICES PROVIDED THEREIN ("*GREEN DOT MATERIALS*"), ALL OF WHICH ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE GREEN DOT PARTIES HEREBY DISCLAIM ALL WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH RESPECT TO THE MATERIALS, AND ANY THIRD PARTY WEBSITE OR SERVICE. THE GREEN DOT PARTIES DO NOT WARRANT THAT THE GREEN DOT MATERIALS WILL MEET YOUR REQUIREMENTS, THAT THE OPERATION OF THE GREEN DOT MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, THAT TRANSMISSIONS OR DATA WILL BE SECURE, OR THAT THE GREEN DOT MATERIALS, OR THE SERVER(S) THAT MAKES THEM AVAILABLE, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. THE GREEN DOT PARTIES DO NOT WARRANT OR MAKE ANY REPRESENTATION REGARDING THE USE OR THE RESULTS OF THE USE OF THE GREEN DOT MATERIALS IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE.

The Green Dot Parties will not be responsible for any delay, failure in performance or interruption of service, resulting directly or indirectly from acts of God, acts of civil or military authorities, civil disturbances, terrorism, wars, strikes or other labor disputes, fires, transportation contingencies, interruptions in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophes or any other occurrences which are beyond the reasonable control of the Green Dot Parties.

7. **Limitation of Liability.** YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THE SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR

OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.

8. **Hours of Operation.** You can access automated account information through the Service 7 days a week, 24 hours a day. There may be times, however, when all or part of the Service is unavailable due to system outages or maintenance. We assume no responsibility for any damage or delay that may result from such unavailability.
9. **Privacy.** Please see our Privacy Policy accessible from the Mobile App.
10. **Discrepancies.** We assume no responsibility for the accuracy or timeliness of information provided by, or retrieved from, other institutions or other parties to your transactions. You agree to provide us with prior written notice of any changes in your designated accounts with payees and other institutions that would affect our right or ability to process Service transfers or payments.

If a transfer or payment instruction identifies a payee or a bank by name and account or other identifying number, we and other financial institutions may process the transaction solely on the basis of the number, even if it identifies a different person or entity from what is indicated in the instruction. We have no obligation to identify and investigate discrepancies between names and numbers.

11. **Limitation on Time to Sue.** Unless otherwise required by law, an action or proceeding by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to the Service must be commenced no later than one year after the day the cause of action accrues.
12. **Termination.** We may terminate or suspend your access to all or part of the Service at any time, with or without cause. Any indemnification required by this Agreement shall survive its termination.