

**DASHERDIRECT CARDHOLDER AGREEMENT  
IMPORTANT TERMS AND CONDITIONS - PLEASE READ CAREFULLY**

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Last updated: July 12, 2022

**I. CARDHOLDER AGREEMENT  
II. PRIVACY POLICY & DISCLOSURES**

**I. Cardholder Agreement**

**NOTICE: THIS CARDHOLDER AGREEMENT CONTAINS AN ARBITRATION CLAUSE. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS. IT PROVIDES THAT ANY CLAIM RELATING TO YOUR ACCOUNT MAY BE RESOLVED BY BINDING ARBITRATION. YOU ARE ENTITLED TO A FAIR HEARING, BUT THE ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT, AND ARBITRATION DECISIONS ARE SUBJECT TO VERY LIMITED REVIEW.**

**CLAIMS MAY BE ARBITRATED ONLY ON AN INDIVIDUAL BASIS. YOU EXPRESSLY WAIVE ANY RIGHT THAT YOU MAY HAVE TO ARBITRATE A CLASS ACTION. IF EITHER PARTY CHOOSES TO ARBITRATE A CLAIM, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM, OR TO PARTICIPATE IN A CLASS ACTION OR REPRESENTATIVE ACTION WITH RESPECT TO SUCH CLAIM. THE TERMS OF THE ARBITRATION CLAUSE APPEAR AT THE END OF THIS AGREEMENT.**

**1. Terms and Conditions.** By activating the Card, using, or authorizing the use of the Card, you represent and warrant to us and agree that: (i) you are a U.S. citizen or legal alien residing in one of the 50 states, the District of Columbia, or the U.S. Territories; (ii) the personal information that you provide to us in connection with the Card is true, correct, and complete; (iii) You agree to appoint Stride Bank, N.A. as your agent to pool your funds, together with funds from other Cardholders and to deposit those funds at one or more FDIC insured banks, and obtain your funds from the pooled funds account(s) in order to transfer your funds as you may direct (iv) you are a contract employee, which means you have had your application to provide services approved by DoorDash, Inc.; and you received a copy of this Agreement and agree to be bound by and to comply with its terms, including the Arbitration Provision set forth below. This agreement outlines the terms and conditions, governing your use of the DasherDirect Business Prepaid Visa Card ("Card") issued by Stride Bank, N.A., Member FDIC and supersedes any terms and conditions that you may have previously received (the "Agreement"). Please note the DasherDirect Business Prepaid Visa Card is not being offered by DoorDash, Inc. DoorDash, Inc. is not responsible for any aspect of the DasherDirect Business Prepaid Visa Card, including, without limitation, the terms of this Agreement, your receipt of a DasherDirect Business Prepaid Visa Card, your use of the DasherDirect Business Prepaid Visa Account, the DoorDash mobile banking application (the "DasherDirect App"), or any associated rewards program if applicable. **PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP IT FOR FUTURE REFERENCE.**

**2. Definitions.** "Account Number" means the 16-digit number used to identify your Card Account. Our "Business Days" are Monday through Friday excluding certain federal holidays. "Card" means the DasherDirect Business Prepaid Visa Card issued to you, including any Virtual Card, as permitted under this Agreement. "Card Account" means the records we maintain to account for your available funds and transactions made using your Card. "Card Number" is the 16-digit number embossed on your Card. "You" and "your" mean the person to whom the Card Account is registered and who is authorized to use the Card as provided by this Agreement. "We", "us", "our" and "Bank" means Stride Bank, N.A., its successors and assigns. "Servicer" means Payfare International, Inc. ("Payfare") which functions as a Card distributor and servicer on behalf of the Bank. "Unauthorized Use" means that you did not provide, directly, by implication or otherwise, the right to use your Card and you received no benefit from the "unauthorized" purchase. "Virtual Card" means a temporary card number generated for immediate use while the issued physical card is mailed to you and provides the same rights and responsibilities as the physical card except as otherwise stated in this Agreement.

**3. Fee Schedule.** All fees assessed by us are deducted from the available balance in your Card Account. If your Card Account does not have sufficient funds available to cover a fee, the amount of such fee will be deducted from any funds subsequently loaded to your Card Account. The fees that apply to your Card Account are as follows:

All Fees	Amount	Details
<b>Get Started</b>		
Card Purchase	No Fee	No fee is charged for your first DasherDirect Business Prepaid Visa Card.
<b>Monthly Usage</b>		
Monthly Service Fee	No Fee	No monthly fee is charged to maintain your DasherDirect Business Prepaid Visa Card.
<b>Add Money</b>		
Direct Deposit Loads from DoorDash or Third-Parties	No Fee	No fee is charged for direct deposit loads. Note, limits apply, as outlined below.
Cash Deposit through the Green Dot Financial Network	No fee	This is our fee. Authorized third-parties may charge fees of up to \$4.95 (fees subject to change) when reloading your card at Green Dot reload agents. Locations may be found at <a href="https://www.attheregister.com">https://www.attheregister.com</a> .
<b>Spend Money</b>		
Electronic Bill Payment	No Fee	Bill pay available when you log in to your account through the DasherDirect App. Bill pay transactions will be completed within five (5) business days for electronic payments.
Bill Payment with Paper Check	\$1.00 per check including postage	Bill pay transactions will be completed within approximately ten (10) days if we have to mail a check to pay your bill.
ACH Debits initiated from the DasherDirect App to another bank account	No Fee	No fee is charged for ACH transfers to another US bank account. Note, limits apply, as outlined below. ACH transfers will be completed within 2 business days.
<b>Get Cash</b>		
ATM Withdrawal - In Network	No-fee or \$2.50 "low-fee" charged by the Bank.	"In-network" refers to Allpoint ATMs. No-fee and low fee ATMs can be found using the locator in the DasherDirect App.
ATM Withdrawal - Out of Network (includes international ATMs)	\$2.50 per transaction charged by the Bank. ATM owners may charge additional fees.	This is our fee. "Out-of-Network" refers to all non-Allpoint ATMs. If you use an ATM for any transaction outside of the Allpoint network, you may be charged an additional fee by the ATM owner even if you do not complete a withdrawal. This ATM fee is a third-party fee amount assessed by the individual ATM operator only and is not assessed by the Bank. This ATM fee amount will be charged to your Card Account.
<b>Information</b>		
Automated & Live Customer Support	No Fee	No fee for customer service contact with a live agent. Standard data rates and service carrier fees may apply.
Email and Text Message Alerts	No Fee	We do not charge fees for email and text message alerts. Standard text messaging rates may apply.
Mobile Application	No Fee	We do not charge fees for mobile applications. Standard data rates and service carrier fees may apply.
<b>Using your card outside the U.S.</b>		
Foreign Transaction Fee	3% of the transaction amount	This is our fee. You may also be charged a fee by any retailers or financial institutions involved in your transaction.
<b>Other</b>		
Inactivity Fee	\$2.50 per month	A Monthly Inactivity Fee of \$2.50 per month will be deducted from the Card balance following twelve (12) consecutive months of inactivity, until the balance is reduced to \$0. The Monthly Inactivity Fee can be avoided by making regular purchases with the Card and using the Card in full (activity includes ATM withdrawal, instore or online purchase, ACH, or a load and excludes fees or Card Account adjustments).

ACH Error Fee	\$5.00	Per occurrence if an ACH Debit initiated from the DasherDirect App is returned (e.g. for incorrect receiver account information or trying to send funds to a closed account)
Replacement Card	\$5.00	Per replacement card ordered.
Balance Refund Check Fee	\$3.00	Per paper check requested.

Your funds will be held at or transferred to Stride Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Stride Bank, N.A. fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](https://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact DasherDirect customer support through the DasherDirect App.

**4. Business Prepaid Account Description.** The Card is a reloadable business prepaid card. The DasherDirect Business Prepaid Visa Card is designed for use by a business, which may be an individual acting as a sole proprietor, a partnership, a limited partnership, a limited liability company, a corporation, or a joint venture. The DasherDirect Business Prepaid Visa Card may not be held or maintained for personal, family, or household purposes. We reserve the right to close the DasherDirect Business Prepaid Visa Card if we determine it is being used for personal, family, or household purposes. The Card allows you to access funds loaded or deposited to your Card Account by you or on your behalf. Your Card Account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card. You will not receive any interest on the funds in your Card Account. The funds in your Card Account will be insured to the maximum limit provided by the Federal Deposit Insurance Corporation ("FDIC") provided we have been able to fully verify your identity. Your funds will never expire, regardless of the expiration date on the front of your Card. The Card is not transferable, may not be returned or sold and, subject to applicable law, may be cancelled, repossessed or revoked at any time without prior notice. You may not request an additional Card for another person.

**5. Verification of Identity.** The USA PATRIOT Act is part of a federal law (the Bank Secrecy Act) that requires all financial institutions to obtain, verify and record information that identifies each person who opens a Card Account ("Verification Information"). What this means for you: When you open a Card Account, we require your name, physical address, and date of birth and other information that will allow us to reasonably identify you. We may also ask to see your driver's license, Social Security card, or other identifying documents at any time. Upon successful verification, you will be able to use your Card via the methods detailed within this Agreement. The DasherDirect Business Prepaid Visa Card may only be owned and titled in the name of one person who may deposit, transfer, or withdraw funds. The DasherDirect Business Prepaid Visa Card cannot be owned or titled as Payable on Death ("POD") or "In Trust For" ("ITF").

**6. Activating and Signing your Card.** Before you can use your Card, you will need to activate it by following the activation instructions accompanying your Card and sign the back of the Card where indicated. Write down the Card Number on a separate piece of paper in case the Card is lost or stolen. We reserve the right to delay activation and use of the Card for up to twenty-four (24) hours. During activation or any Customer Service call, we may request that you provide the card security code printed on the front and/or back of your Card, as well as additional Verification Information including, but not limited to, your name, your address, home phone number, date of birth, zip code, and a form of identification.

**6.1 Virtual Card.** A Virtual Card will be available for a limited period of time and use until activation of the physical card, and may be cancelled or revoked at any time without prior notice other than as required by applicable law. You agree to activate your physical card upon receipt without delay. We may further limit or suspend your Virtual Card and/or your Account if you fail to activate the physical card within thirty (30) days of the shipping date.

**7. Card Account Access.** Subject to the limitations set forth in this Agreement, once your Card has been successfully activated and your identity verified, you may use your Card, Card Number, or Account Number, as applicable, to facilitate payment instructions that you give us that can include: (1) add funds to your Card Account (see section below labeled "Adding Funds to Your Card Account", (2) purchase goods or services wherever Visa prepaid debit cards are accepted (see section below labeled "Using Your Card for Purchases"), (3) withdraw cash from your Card Account (see section below labeled "Using Your Card to Get Cash", (4) the payment of bills directly from your Card Account in the amounts and on the days you request (see section below labeled "Using

Your Card Account to Pay Bills” and (5) transfer funds between Card Accounts or from your Card Account to your bank account, as long as you do not exceed the value available in your Card Account. Some of these services may not be available at all terminals or all merchants. There may be fees associated with some of these transactions. For fee information, see the Fee Schedule above.

Each time you use the Card, you authorize us to reduce the funds available in your Card Account by the amount of the purchase or withdrawal in addition to any applicable fees, costs or holdings. There is no credit line associated with your Card. This means that at the time of the transaction you must have sufficient funds available in your Card Account to pay for the transaction and any applicable fees and you are never allowed to exceed the available balance in your Card Account. Nevertheless, if you exceed the available balance you shall remain fully liable to us for the amount of the transactions and any applicable fees and charges, and you agree to pay us immediately on demand. We may deduct the negative balance owing from any current or future funds loaded to your Card Account or any other account you activate or maintain with us at any time and without prior notice. Our payment or allowance of transactions that create negative balances does not obligate us to continue that practice at a later time. If your Card Account has a zero or negative balance, we may, at our option, cancel your Card Account without notice. You can get a receipt at the time you initiate a transaction and you should retain the receipt to verify your transactions. Some merchants may not provide paper receipts for small dollar transactions.

**8. Limitations on Frequency and Dollar Amounts of Transactions.** We impose certain limitations on the number or dollar amount of transactions you can make with your Card. Detailed at the end of this Agreement is a table of limitations that apply to the Card. For security reasons, we may further limit the number or dollar amount of transactions you can make with your Card, including different limits on your Virtual Card. We may increase or decrease these limits from time to time in our sole discretion and, to the extent permitted by applicable law, without prior notice to you.

**9. Adding Funds to Your Card Account.** Adding funds is referred to as “loading”. Subject to the limitations in this Agreement, you may load funds to your Card Account at any time. All loads are subject to anti-fraud verification procedures that may delay access to the funds. You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time. We also reserve the right to reject any requests to load funds to your Card Account in our sole discretion. All loads must be made in U.S. dollars. You cannot load funds to your Card Account at any ATMs. Funds may be loaded to your Card Account through the following means:

**9.1 Cash Loads:** You may add funds to your Card Account by presenting cash and the Card at participating Green Dot Financial Network locations (see <https://www.attheregister.com/> for participating merchant locations). Cash load services and products are provided by third parties. Even though we may allow use of load services to add money to your Card Account, we do not provide these services and are not responsible for any service issues that arise with them, except as otherwise stated in this Agreement. Use of a load service is subject to the terms and conditions established by the provider of such load service. Although we do not charge any fees in connection with cash loads to your Card Account, the third parties providing such load services may charge a load fee.

**9.2 Direct Deposit:** Funds may be loaded to your Card Account by direct deposit from a third-party payer. To arrange for direct deposit, you may need to provide the payer our bank routing number and your Account Number. If your Account Number does not appear on the back of your Card or is not provided to you along with your Card, you may obtain this information in the DasherDirect App once your Card has been activated (see the section below entitled “Contact Information”). The 16-digit Card Number embossed on your Card should not be used for initiating direct deposits or your deposits will be rejected. Our bank routing number and your assigned Account Number are to be used only for the purpose of initiating direct deposits to your Card Account from domestic payers and authorized ACH debit transactions.

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, the person or company making the deposit may tell you every time they send us the money. You may also check your account history by logging into your account on the DasherDirect App. We reserve the right to reject or limit transfers via direct deposit in our sole discretion, and may reject, suspend and return any direct deposit that has identifying information that does not match the identifying information (such as name or Social Security number) that we have on file for you. If we discover that a direct deposit in the name of someone else was successfully loaded to your Card, we may deduct the amount of the deposit and return it. You should check with your payer to determine the effective date for any direct deposit they send to your Card Account. Generally, funds from direct deposits will be available on the day the Bank receives the transfer. In case of transmission error, or transfer irregularity, your ability to withdraw funds may be delayed. If this occurs, then funds will generally be available within five (5)

business days after the transfer. You may not use the Bank's routing number and your assigned Account Number in connection with the creation and/or negotiation of any financial instruments, such as checks.

**10. Personal Identification Number ("PIN").** You will be asked to create a PIN when you activate your Card. Your PIN is a security feature which will be needed for certain transactions including cash withdrawals and certain purchase transactions. You agree to take reasonable steps to protect the security and confidentiality of your PIN, Card, verification codes and any other security information used to access your Card Account, including user names and passwords (collectively "Access Information"). Your PIN identifies you as the proper user of the Card and authorizes transactions that you make with the Card. Never write your PIN on your Card, do not keep it with your Card, and do not reveal it to any unauthorized person. Contact us immediately if you believe that anyone has gained unauthorized access to your PIN. You should not reveal the PIN to anyone and you assume full responsibility for any and all PIN transactions. If you believe that your PIN has been stolen and that unauthorized transactions are occurring on your Card, lock your Card through the DasherDirect App and please contact us immediately through the DasherDirect App so that we may close the Card and issue you a new Card. If you lose or forget your PIN, you may visit the DasherDirect App to reset your PIN. Our customer service agents cannot access or communicate your current PIN.

**11. Using Your Card for Purchases.** You can use your Card to purchase business related goods and services everywhere Visa prepaid debit cards are accepted. The maximum amount of purchases you may make on a daily basis is described in the section below entitled "Card Limitations". If you do not have enough funds available in your Card Account for the entire purchase, you can instruct the merchant to charge part of the purchase to your Card Account and pay the remaining amount with other funds. These are called split transactions and some merchants do not permit them. If you use your Card Number or Account Number without presenting your Card (such as for mail order, telephone or Internet purchases), the legal effect will be the same as if you used the Card itself.

### **Everyday Savings by Payfare**

You can earn Everyday Savings by Payfare rewards as administered by Dosh Holdings LLC on qualifying purchases at participating merchants and on any other eligible transactions. For the current list of participating merchants and offers, please check the DasherDirect app. Participating merchants and offer terms may be changed from time to time without notice.

Everyday Savings by Payfare rewards will be paid out to your DasherDirect Account. Rewards typically show up within 30 days after a qualifying purchase or transaction, but certain transactions like online purchases may occasionally take longer.

If you return, charge back, cancel, dispute, or otherwise request a refund for a qualifying purchase for which you have already received rewards, we reserve the right to remove any related rewards amount from your Card Account balance or withhold future rewards to cover any such amount.

For full Everyday Savings by Payfare terms, please review the [Everyday Savings by Payfare Terms of Service](#) and the [Dosh Privacy Policy](#), which may change from time to time.

**12. Using Your Card to Get Cash.** You may use your Card and PIN to obtain cash at ATMs displaying the network acceptance marks shown on the back of your card or at merchants that have agreed to provide cash back at POS terminals bearing an acceptance mark that is shown on the back of your card. The maximum amount of cash you may withdraw at an ATM on a daily basis is described in the section below entitled "Card Limitations". Merchants, banks and ATM operators may impose additional withdrawal limits. See the Fee Schedule above for information on the fees we assess for transactions at ATMs and merchants who provide cash back.

**13. Using Your Card Account to Pay Bills.** With your Card Account, you will have access to the bill pay feature through the DasherDirect App which allows you to authorize us to make bill payments on your behalf to third parties ("Bill Pay"). You will not have access to Bill Pay until you have activated your Card. To initiate a bill payment using Bill Pay, you must choose a registered merchant, or provide the name and mailing address of each individual or company you wish to pay. Once a payment is authorized, the payment amount will be immediately deducted from your DasherDirect Business Prepaid Visa Card balance.

You are responsible for verifying the completeness and accuracy of all information you give us for Bill Pay payments. We are not liable for losses resulting from incorrectly entered information on Bill Pay payments.

Bill payments to registered merchants are processed electronically and are usually received by the merchant within two to five (2-5) business days. Payments made to unregistered payees take the form of a paper check sent to the payee on your behalf using standard U.S. Postal Service mail. Please allow three to nine (3-9) business days for delivery of the check. Payments can only be sent to addresses located within the fifty (50) states of the U.S. Bill Pay payments are processed daily by 12 PM PT. Bill Pay payments initiated after this time will be processed by 12 PM PT the next business day. We reserve the right to refuse to process payments to any individual or company. If the decision is made to refuse a payment, we will notify you on or before the next business day.

These are the limits when using Bill Pay:

Transaction Type	Frequency and/or Dollar Limits
Bill Pay Payment	No limit to the number of payments per calendar day. Up to \$4,000.00 per payment and per day, maximum of \$10,000.00 per calendar month

Bill Pay payments may be refused or returned by the individual or company to whom the payment was issued. The determination to accept this method of payment is at the discretion of the recipient. The U.S. Postal Service may also return payments in cases of expired or invalid addresses. If the Bill Pay payment is returned for any reason, the payment will be voided, and the full amount credited to your DasherDirect Business Prepaid Visa Card the next business day. If your DasherDirect Business Prepaid Visa Card is closed when the Bill Pay payment is returned to us, we will issue you a check and mail it to the address we have on file for you.

Uncashed Bill Pay payments are voided after 180 days. Funds from voided checks will be credited to your Business Deposit Account by 7 AM Pacific Time on the next available business day. There is a \$1.00 fee for payments sent by paper check. This amount includes the cost of applicable postage.

You may cancel a scheduled Bill Pay payment in the DasherDirect App up to the day prior to the day it is scheduled to be processed. Funds from any cancelled Bill Pay payment will be credited to your DasherDirect Business Prepaid Visa Card within one (1) business day. We assume no liability for any interest or losses that result if your cancellation instructions are not received through the DasherDirect App with a reasonable time to cancel the Bill Pay payment.

If you authorize a merchant to automatically charge payments to your Card Account on a recurring basis, you are responsible for these transactions and for requiring the merchant to stop charging your Card Account when you want the product or services or end. When your Card is replaced, you are responsible for giving your new Card number and expiry date to merchants with whom you have pre-authorized payment arrangements.

In addition, the network may make available an automatic biller update (ABU) service to merchants. If a merchant registers for the network's ABU service, the merchant will automatically receive details of your new Card details so that your automatic bill payments or subscription services continue. ABU is only available to participating merchants, and they can choose how often they check for updated payment information.

If you do not want us to provide your Card updates to merchants through the network's ABU, please contact customer support. It may take up to 60 days for your opt out request to take effect.

**14. Digital Wallets.** A digital wallet may be offered to provide another way for you to make purchases with your Card at the Bank and Payfare's discretion and use of a digital wallet is subject to additional terms and conditions. A digital wallet ("Wallet") is a service provided by another company (such as Apple Pay, Android Pay, Samsung Pay, etc.), that allows you to use your Card to enter into

transactions where the Wallet is accepted. A Wallet may not be accepted at all places where your Card is otherwise accepted. You can add or remove your Card to/from a Wallet by following the instructions of the Wallet provider. If your Card or underlying account is not in good standing, that Card will not be eligible to enroll in a Wallet. If additional verification is required to add your Card to a Wallet, we may need to ask for and you may need to provide additional information. Any applicable fees and charges that apply to your Card will also apply when you use a Wallet to access your Card. We do not charge you any additional fees for adding your Card to a Wallet or using your Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees. We are not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of your Card in the Wallet as you have requested. We are not responsible for any failure of the Wallet or the inability to use the Wallet for any transaction. We are not responsible for how the Wallet provider performs its services or any other third parties regarding any agreement you enter into with the Wallet provider or associated third party relationships that may impact your use of the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider and that is governed by the privacy policy given to you by the Wallet provider. You are responsible for protecting your mobile device, passwords and other information required to make a purchase using a Wallet and are responsible for all transactions carried out using your mobile device regardless of whether the credentials used were yours or those of another person. If you have location services enabled on your device, the location of your device may be collected and shared by the Wallet provider in accordance with their respective data and privacy policies, including with us. If you have any questions, disputes, or complaints about a Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Card, then contact us as listed in the "Contact Information" section below.

**15. Our Liability for Failure to Complete Transactions.** If we do not complete a transfer to or from your Card Account on time or in the correct amount according to our Agreement with you, we may be liable for your losses or damages only to the extent such losses or damages result solely from our gross negligence or intentional misconduct, unless the laws governing your DasherDirect Business Prepaid Visa Card require lesser liability. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Card Account to make the transfer;
- If the automated teller machine where you are making the transfer does not have enough cash;
- If the electronic terminal where you attempted to make the transaction was not working properly and you knew about the problem when you started the transaction;
- If circumstances beyond our control (such as fire, flood, national emergency or computer or communication failure) prevent the transaction, despite reasonable precautions that we have taken;
- If a merchant refuses to accept your Card;
- If access to your Card has been blocked after you reported your Card or PIN lost or stolen;
- If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;
- If we have reason to believe the requested transaction is unauthorized; or
- as otherwise provided in this Agreement.

**16. Limitations on Use.** We may refuse to process any transaction that we believe may violate the law or the terms of this Agreement. Your transaction may be denied if you (i) 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) exceed the transaction limitations described in this Agreement, (iii) do not have adequate funds available in your Card Account for the transaction, (iv) do not enter the correct PIN, or (v) we otherwise have reason to believe the transaction is fraudulent or not in compliance with the terms of this Agreement. Additionally, if we determine the Card is being used for personal, family, or household purposes, the Card will be subject for closure. Except as otherwise stated in this Agreement, you do not have the right to stop payment on any purchase or withdrawal originated through your Card.

We do not guarantee approval of transactions and reserve the right to deny transactions for any reason, such as account default, suspected fraudulent or unlawful activity, internet gaming, or any indication of increased risk related to the transaction. We may limit the number of authorizations we allow during a period of time. We reserve the right to suspend or freeze your Card Account, or adjust your Card Account without notice to you in the event of an error or suspected fraudulent or unlawful activity, including reversing a transaction.

**17. Merchandise Returns.** PLEASE BE AWARE OF THE MERCHANT'S RETURN POLICIES PRIOR TO COMPLETING THE TRANSACTION. If you have a problem with a purchase that you made with your DasherDirect Business Prepaid Visa Card, or if you

have a dispute with the merchant, including an error in the amount charged or failure to cancel a subscription, you must handle it directly with the merchant. If you are entitled to a refund for any reason for goods or services obtained with your DasherDirect Business Prepaid Visa Card, you agree to accept credits to your DasherDirect Business Prepaid Visa Card for refunds and agree to the refund policy of the merchant. The Servicer, the Bank, the card network and their affiliates, employees, and agents are not responsible for the delivery (or non-delivery), quality, safety, legality or any other aspect of the services or merchandise purchased with the Card. The Bank is not responsible for the return or exchange of merchandise purchased with the Card. By use of this Card, you, the cardholder, agree that the Bank is not liable for any consequential damages, direct or indirect. Exchange or return of merchandise purchased in whole or in part with the Card is governed by the policies of each merchant and applicable law. If you have a dispute with a merchant, you agree to settle the dispute directly with the Merchant. If the merchant agrees to issue a credit to the Card, such funds may not be available for up to seven (7) business days.

**18. Disclaimer of Warranties.** EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT OR REQUIRED BY LAW, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD OR THE QUALITY, SAFETY OR LEGAL STATUS OF ANY GOODS OR SERVICES PURCHASED WITH THE CARD, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

**19. Foreign Transactions.** If you conduct a transaction in a currency other than U.S. dollars or with a merchant located outside of the United States, the merchant, network or card association that processes the transaction will 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: (i) selected from a range of rates available in the wholesale currency markets, or (ii) a 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 outside the 50 United States and the District of Columbia (including foreign websites); additionally there may be third-party fees.

**20. Account Information and Periodic Statements.** You may obtain information about the amount of money you have remaining in your prepaid account, and your history of account transactions, by logging into the DasherDirect App. You will not be charged a fee for this information.

**21. Card Security.** You agree that you will maintain the security of your Card at all times. Keep your Card in a safe place and not make it available to anyone else. To safeguard your Card:

- i. Protect your Card as you would cash.
- ii. Memorize your Card PIN and keep it confidential.
- iii. Do not share your Card PIN or any Access Information with anyone.
- iv. Do not write your Card PIN on your Card.
- v. Avoid carrying your Card PIN with you. If you forget or wish to change your Card PIN, you can do so through the DasherDirect App.
- vi. Beware of fraud. Our employees will never ask you to disclose your Card PIN, password, or the security code that is sent to you by SMS text message or e-mail when you log into your account, so remember, do not provide any information about your Card password or security codes.
- vii. Use common sense and be aware of your surroundings before, during and after use of an ATM; do not make an ATM transaction if you feel unsafe.
- viii. To help prevent such unauthorized access to secure ATM facilities, close the door completely upon entering or exiting an ATM facility.
- ix. Stand between the ATM and anyone waiting to use it so that others cannot see your Card PIN or the transaction amount. Always take your receipts and check them against your statements. If your transaction was not completed, be sure to cancel the transaction before leaving the ATM.
- x. When using a drive-up ATM, be sure it is well-lit. Be sure all car windows except the driver's window are closed and the doors are locked.



**22. Lost or Stolen Card.** Except as otherwise stated herein, you are responsible for all transactions initiated through the use of your Card, including any PIN-based transactions, any transactions initiated by presenting the Card Number only and any authorized transactions initiated by someone else. If you believe your Card or Access Information has been lost or stolen, or believe a transfer has been made using the information from your Card or Access Information without your permission, contact customer support through the DasherDirect App right away. You also agree to cooperate completely with the Servicer in attempts to recover funds from unauthorized users and to assist in their prosecution.

**23. Your Liability for Unauthorized Transactions.** Under Visa Rules, Zero Liability applies to Visa business prepaid cards.

a. Zero liability protection applies to you if:

- i. Someone has transferred money or may transfer money from your Card Account without your permission ("Unauthorized Transaction(s)");
- ii. You reported the Unauthorized Transaction to us within ten (10) days after it occurs;
- iii. You use reasonable efforts to contact the merchants to resolve the Unauthorized Transactions, such as requesting reversal, cancellation or refund of the Unauthorized Transactions, and upon request you provide us with applicable details and supporting documentation;
- iv. You used reasonable care in protecting your Card and PIN from loss or theft;
- v. Your PIN was not used to complete the Unauthorized Transaction; and
- vi. You assist us in the investigation of claims for Unauthorized Transactions and related prosecution by completing the appropriate statements and reports reasonably requested by us.

b. If you do not meet all of the conditions in Section 23.a. above, you will be liable for all losses you incur in connection with the Unauthorized Transaction(s).

c. Notwithstanding the foregoing, if you report the Unauthorized Transaction within ten (10) days after it occurs and your Account is compromised through a publicly known data breach your losses will be protected.

d. You must provide a declaration containing information we require regarding your Account, the Unauthorized Transactions, and the circumstances surrounding the claimed loss. We must receive your declaration within seven (7) days of our request. You may be required to provide documentation to support your claim, including an affidavit of unauthorized use and a police report. In addition, we will consider whether any negligence on the part of the cardholder has contributed to the transaction in question. Any negligence on the part of the cardholder or signs of fraud (including an exaggerated claim or frequent claims), will result in you being liable for all losses you incur in connection with the Unauthorized Transaction(s).

e. Note the following are not considered to be Unauthorized Transactions, which means **you are liable for any transaction**:

- i. By a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the Account;
- ii. By a person you have authorized to use your Card, even if that person has exceeded the authority you gave;
- iii. That resulted from inadequate internal control in your organization; or
- iv. A merchant has processed in error, you are unhappy with goods or services you purchased, or goods or services you purchased were not delivered. For example, if you have an account or subscription with a merchant, and the merchant charges your Account in error or fails to cancel your subscription. In these cases, you must contact the merchant to resolve the situation in accordance with section 17.

f. Our liability will be reduced (a) by the amount of the loss that is caused by your own negligence or lack of care and (b) by any loss recovery that you obtain from third parties (such as a merchant refund). We are not liable for any loss that is caused in part by your negligence.

**24. No Warranty of Availability or Interrupted Use.** From time to time, the Card service may be inoperative, and when this happens, you may be unable to use your Card or obtain information about your Card balance. Please notify us immediately if you have any problems using the Card. By use of the Card, you agree and accept that we are not responsible for any interruption of service.

**25. Error Resolution.** In case of errors or questions about your Card Account please contact support through the DasherDirect App as soon as you can.

**26. Advanced Payment Transactions.** If you intend to use the Card for advanced bill payment transactions, you should monitor your balance and ensure you have funds available in your Card Account to cover the transactions. "Advanced Payment

Transactions” are transactions that are authorized in advance by you to be charged to your Card at a set future date. You can manage Advanced Payment Transactions through the “Bill Payments” functionality in the DasherDirect App.

**27. Address or Name Changes.** You are responsible for notifying us of changes in your mailing address, email address or telephone number within two weeks of the change. Any written communications with you will be only by use of the most recent mailing address, email address and telephone number that you provided and you agree that any notice or communication sent to the mailing address, email address or telephone number noted in the account records shall be effective. Failure to promptly notify us of changes in your contact information may result in information being mailed or delivered to the wrong person or your transactions being declined. Any notice given by us shall be deemed given to you if mailed to you at the last U.S. mailing address, or e-mailed to you at the last e-mail address, furnished by you for the Card Account. You agree that we may accept changes of address from the U.S. Postal Service. You also agree that if you attempt to change your address to a non-U.S. address, your Card Account may be cancelled and funds returned to you in accordance with this Agreement.

**28. Unclaimed Property / Escheatment.** If there is no record of Card activity for an extended period of time, applicable state law may require the Bank to report the balance on the Card as unclaimed property. If this occurs, we may try to locate the owner of the Card at the address shown in our records. If we are unable to locate you, we may be required to deliver any value remaining on the Card to the state as unclaimed property.

**29. Changing the Terms and Conditions, Amendment and Cancellation.** Subject to the limitations of applicable law, we may change the terms of, or add new terms to, the terms of this Agreement at any time, or close or suspend your Card Account, with or without cause, and without giving you notice. We may not give you advance notice if we need to make the change immediately in order to comply with applicable law or to maintain or restore the security of the Card or any related payment system. If any such change becomes permanent and disclosure to you of the change would not jeopardize the security of the Card or any related payment system, we will provide notice to you within 30 days from the making of the change or as otherwise permitted or required by law. The current Agreement is available in the DasherDirect App and any such amendments shall be effective upon posting the updated Agreement in the DasherDirect App. In addition, we may suspend, cancel, add, modify or delete any feature offered in connection with your Card at our sole discretion at any time, with or without cause, and without giving you notice, subject to applicable law. If we cancel your Card, any available funds remaining on the Card upon such cancellation, after payment of all applicable charges and fees, will be returned to you unless we have reason to believe you have engaged in fraudulent or illegal activity. We reserve the right to refuse to return any unused balance amount less than \$3.00. You may cancel this Agreement by contacting support through the DasherDirect App and you may be charged a Balance Refund Check fee (see Schedule of Fees above). Upon cancellation, you will no longer be able to use the Card and it should be destroyed. A paper check for the balance remaining in your Card Account less any applicable Balance Refund Check Fee will be mailed to you. Your cancellation of the Agreement will not affect any of our rights or your obligations that arose prior to the cancellation.

**30. Communications:** If you provide us with your mobile phone number or contact us from a mobile number, you expressly agree that you are providing this phone number for us or any third party acting on our behalf to contact you at this number. You agree that we may use this phone number to contact you for any business purpose about your Card Account and you agree to be responsible for any fees or charges you incur as a result of providing this information.–You agree that we may contact you from time to time regarding your Card Account in any manner we choose unless the law says we cannot. For example, we may contact you by mail, telephone, email, fax, recorded message, text message, by using an automated dialer device. We may contact you at home, at your place of employment, on your mobile telephone, at any time including weekends and holidays, at any frequency and leave prerecorded messages or messages with others. When we attempt to contact you, we may identify ourselves, our relationship and our purpose for contacting you even if others might hear or read it. Our contacts with you about your Card Account are not unsolicited. We may monitor or record any conversation or other communication with you.

**31. Authorization Holds.** When you use your Card to purchase goods or services or to obtain cash from a merchant, the merchant may attempt to obtain preauthorization from us for the transaction. If the merchant makes such a request, we place a hold on your Account balance for the amount of the preauthorization request (which may vary in some cases from the amount of the actual purchase, depending on the merchant). This hold may affect the availability of funds in your Account balance and result in a hold for that amount of funds for up to thirty (30) days.

**If you use your Card at an automated fuel dispenser (“Pay at the pump”), the merchant may preauthorize the transaction**

amount up to \$75.00 or more. If your Card is declined, even though you have sufficient funds available, use your Card to pay for your purchase inside with the cashier. This hold will be released once merchant submits the transaction for settlement. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses that may be incurred. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. It may take up to thirty (30) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

We will not be responsible if any transactions are not completed because of the hold. If the preauthorization request varies from the amount of the actual transaction, we will debit the actual transaction amount from your Account balance, even if this results in your Account balance becoming negative. You remain responsible for any negative balances associated with your Card.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card.

## **32. Legal Processes Affecting Accounts**

If legal action such as a garnishment, levy or other state or federal legal process (“Legal Process”) is brought against your Card Account, we may refuse to permit (or may limit) withdrawals or transfers from your Card Account until the Legal Process is satisfied or dismissed. Regardless of the terms of such garnishment, levy or other state or federal process, we have first claim to any and all funds in your Card Account. We will not contest on your behalf any such Legal Process and may take action to comply with such Legal Process as we determine to be appropriate in the circumstances without liability to you, even if any funds we may be required to pay out leaves insufficient funds to pay a transaction that you have authorized. Payment is made after satisfying any fees, charges or other debts owed to us. 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 Card Account or records are maintained. You agree that you are responsible for any expenses, including legal expenses and fees we incur due to any Legal Process on your Card Account. We may charge these expenses to your DasherDirect Business Prepaid Visa Card. You will indemnify us for any losses if we do this.

**33. Card Valid Thru Date.** The Card is valid and usable until it is past the expiration date embossed on the Card. You will not be able to use the Card after the expiration date; however, a replacement Card will be mailed to you unless your Card has been inactive leading up to the expiration date.

If you need a Card after your Card's expiration and a replacement has not been sent to you, please contact customer support.

If there is a balance remaining after the expiration date, for a period of 24 months, or longer where required by law, you may contact support through the DasherDirect App and request that the remaining balance be transferred to a new Card or refunded to you. There may be a fee to reissue a replacement card and a Refund Balance Check fee to close your Card Account and issue a paper check. We reserve the right to refuse to return any unused balance amount less than \$3.00.

**34. Data Protection and Privacy.** The Bank knows that your privacy is very important. As such, safeguarding your privacy will always be one of our highest priorities. A copy of the Bank's Privacy Policy is included in Section II below. Please review it. We reserve the right to modify or supplement our Privacy Policy at any time. We will disclose information to third parties about your account or the transfers you make: (i) where it is necessary for completing transfers; (ii) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (iii) in order to comply with government agency or court orders; or (iv) if you give us written permission.

**35. Governing Law/Jurisdiction.** This Agreement will be governed by and interpreted in accordance with Federal law and, to the extent Federal law does not apply, by the laws of the State of Oklahoma. You consent and submit to the exclusive jurisdiction of the state and federal courts located in Oklahoma with respect to all controversies arising out of or in connection with the use of the Card and this Agreement that are not subject to arbitration or to any proceedings to enforce the arbitration provision or to confirm or vacate an arbitration award.

**36. Void Where Prohibited.** Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited.

**37. Assignability.** The Bank may transfer our rights under this Agreement at any time with or without providing prior notice to you of the assignment. You may not assign or transfer this Agreement or any of your rights or obligations under this Agreement. Any attempt to the contrary shall be null and void. This Agreement shall be binding on you, your executors, administrators, and any permitted assigns.

**38. Limited Liability.** UNLESS OTHERWISE REQUIRED BY LAW OR THIS AGREEMENT, WE WILL NOT BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR THE CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW. TO THE EXTENT PERMITTED BY LAW, YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY THE BANK OR PAYFARE SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE CARD.

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

**40. Severability.** If any of the terms of this Agreement are invalid, changed by applicable law or declared invalid by order of court or regulatory authority, the remaining terms of this Agreement shall not be affected, and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

**41. Waiver.** We do not waive our rights by delaying or failing to execute them at any time. To the extent permitted by law and as permitted by the Arbitration section below, you agree to be liable to us for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Card Account. If a court finds any provision of this Agreement invalid or unenforceable, such finding shall not make the rest of this Agreement invalid or unenforceable. To the fullest extent possible, any such provision shall be deemed to be modified so as to be rendered enforceable or valid; however, if such provision cannot be so modified, it shall be stricken and all other provisions of this Agreement in all other respects shall remain valid and enforceable.

**42. Acknowledgment of Arbitration.** Your Card is being made available and priced by the Bank on the basis of your acceptance of the following arbitration clause. By accepting your Card, 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

**PLEASE READ THIS ARBITRATION PROVISION CAREFULLY. THIS ARBITRATION CLAUSE SUBSTANTIALLY AFFECTS YOUR LEGAL RIGHTS, INCLUDING YOUR RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION, IN THE EVENT OF A DISPUTE.**

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 Cardholder 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 Payfare or the Bank's agents, employees, successors, representatives, affiliated companies, or assigns), by binding arbitration pursuant to this arbitration provision and the applicable rules and procedures of the arbitration administrator in effect at the time the Claim is filed. 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](http://www.adr.org) or by writing to AAA at 1633 Broadway, 10th Floor, New York, NY 10019.

**Other Claims Subject to Arbitration.** In addition to Claims brought by either you or the Bank, Claims made by or against the Bank 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.** You and 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 Collateral Account funds by several parties.

**Individual Claims Only.** It is the intent of the parties to require Claims to 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, 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. Notwithstanding any provision of this arbitration provision or the rules and procedures of the arbitration administrator, the Bank will 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. At the request of any party, the arbitrator will provide a written explanation of the basis for the disposition of each claim, including written findings of fact and conclusions of law. This arbitration provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA.

**Survival of Arbitration.** This arbitration provision shall survive: i) the termination of the Agreement; ii) the bankruptcy of any party; iii) any transfer, sale, or assignment of your Card Account; or iv) closing of the Card Account. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

This Card is issued by Stride Bank, N.A, Member FDIC, pursuant to a license by Visa USA Inc.

## **43. Card Limitations**

Type	Limit /Day*	Limit/Month
Account Balance		
Maximum account balance	\$25,000	
Card Loading		
Direct Deposits from DoorDash	\$5,000	\$20,000
Cash Loads**	\$1,500	\$3,000
Direct Deposits initiated from an outside financial institution***	\$20,000	\$25,000
Transfers		
ACH Debits initiated from the DasherDirect App to another bank account	3 transfers up to \$2,000	30 transfers up to \$5,000
Getting Cash		
ATM Withdrawals	5 withdrawals up to \$1,000	150 withdrawals up to \$5,000
Spending Money		
Retail Purchases	\$10,000	\$25,000
Online or Telephone Purchases	10 purchases up to \$5,000	120 purchases up to \$15,000
BillPay	\$4,000	\$10,000

\* Daily limits refer to 24-hour rolling timeframes (for example, Tuesday 2:00pm – Wednesday 2:00pm).

\*\* THIRD PARTY MONEY TRANSFER services used to load funds to your DasherDirect Business Prepaid Visa Card, such as the Green Dot Financial Network, may impose their own fees, per transaction, daily, weekly or monthly limits on the frequency or amount of cash you may load to the DasherDirect Business Prepaid Visa Card.

\*\*\* DIRECT DEPOSITS OR CREDITS FROM AN OUTSIDE FINANCIAL INSTITUTION: The recipient's name on any such deposits we receive must match the name of the cardholder. Any such deposits received in a name other than the name registered to the DasherDirect Business Prepaid Visa Card will be returned to the originator. Deposits from an outside financial institution will generally be available within two (2) to three (3) business days of a successful transaction.

Funds transfers to or from your Card Account will be governed by the rules of any funds transfer through which the transfers are made, including Fedwire, the National Automated Clearing House Association (NACHA), the Electronic Check Clearing House Organization, any regional association (each and ACH), and Clearing House Interbank Payment System (CHIPS).

#### **44. Contact Information**

Contact support through the DasherDirect App.

Issuing Bank Mailing Address:  
Stride Bank, N.A., Payments Division  
PO Box 3003  
Enid OK 73703

## **II. Privacy Policy & Disclosures**

*Last Updated June, 2022*

This notice describes how we collect, use and share information. Other privacy policies may apply in addition to the terms of this notice. If you inquire about, apply for, or have a financial product or service with us, please review our **Privacy Notice**, which applies to U.S. customers and consumers as described in that notice.

## Collecting and Using Information

This section generally describes how Stride Bank collects and uses your personal information, and how Stride Bank may use your personal information. Personal information generally means information that identifies you or your device, and other information we associate with it.

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>■ Social Security number</li><li>■ account balances and transaction history</li><li>■ account transactions and risk tolerance</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Stride Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stride Bank, N.A. Share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes – if you are a resident of a jurisdiction which provides you rights to limit our sharing of your personal information
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	Yes	Yes – if you are a resident of a jurisdiction which provides you rights to limit our sharing of your personal information

Who we are	
Who is providing this notice?	Stride Bank, N.A. is providing this notice as the issuer of your card.
What we do	
How does Stride Bank, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Stride Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or give us your contact information</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Stride Bank, N.A. has no affiliates with which it shares your personal information.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Stride Bank, N.A. may from time to time share with non-affiliates such as DoorDash, Inc. and Payfare International inc. who are responsible for marketing, distributing and/or servicing the Card and so that they can market and/or provide related offers to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>We may from time to time share with other financial companies to jointly market bank products.</i></li> </ul>

### Questions?

If you have any questions, please call us at 1-800-229-7497 or go to [www.stridebank.com](http://www.stridebank.com).

### Other Important Information:

#### **Vermont Residents:**

In accordance with Vermont law, we will not share with non-affiliates except for our own marketing purposes, our everyday business purposes, or with your consent.

#### **Nevada Residents:**

Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: [agInfo@ag.nv.gov](mailto:agInfo@ag.nv.gov)



**California Residents:**

The California Consumer Privacy Act (CCPA), and to be amended and replaced on January 1, 2023 by the California Privacy Rights Act (CPRA), permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale or sharing of such information, if applicable. These provisions of the CCPA or CPRA (as applicable) do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA or CPRA (as applicable), call 1-800-229-7497; or write to: Stride Bank N.A., PO Box 3448, Enid, OK 73702-3448. California Residents may also submit their privacy request, which may include a request to “opt-out” of certain sharing of your personal information, online at <https://stridebank.com/sft1172/ccpa-web-form.pdf> or print and email their request to [privacyrequests@stridebank.com](mailto:privacyrequests@stridebank.com). Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. You may make a verifiable consumer request to know or delete personal information twice within a 12-month period. We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. Any disclosures we provide will only cover the preceding 12-month period. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For right to know requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance. We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request. Please note, consumers will not receive discriminatory treatment for the exercise of the privacy rights conferred by the CCPA or CPRA (as applicable).

For Payfare Program Terms click [here](#).