Juice PickTrace Domestic Mastercard® Short Form Disclosure

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
$0.00	**$0.00**	**$0.00** in-network **$2.00*** out-of-network	**N/A**

ATM Balance Inquiry (in-network or out-of-network)	$0.00
Customer Service (automated or live agent)	$0.00 per call
Inactivity Fee (after 90 days with no transactions)	$0.00
We charge 2 other types of fees. They are:	
Replacement Card	$4.95
ATM Withdrawal (International)	$2.00*

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

No overdraft/credit feature.

Your funds are eligible for FDIC insurance. Visit: https://www.fdic.gov/deposit/deposits/prepaid.html

For general information about prepaid accounts, visit *cfpb.gov/prepaid*.

Find details and conditions for all fees and services in the Cardholder Agreement – Long Form Fee Disclosure and Terms and Conditions

You have received this **Juice PickTrace Domestic Mastercard® PayCard** through your employer. Payroll cards allow you to receive your wages, salary and any other payments you may receive from your employer ("wages") automatically, loaded onto your Card for each pay period. You will be receiving your wages on this Card instead of receiving payment by other payment methods such as cash, check, or instead of receiving payment deposited directly into your bank account. Once your wages are loaded onto your Card, you can use the Card at any merchants that accept Mastercard® to make purchases, or you can obtain cash from your Card at an ATM or bank teller. You do not have to accept this payroll card. Ask your employer about other ways to receive your wages, salary, and any other payments you may receive.

This Cardholder Agreement (this **"Agreement"**) explains use of the Card that has been issued to you by First Century Bank, N.A., Member FDIC ("issuing bank") and the terms and conditions governing the Card. The "Program Manager" for the Card is **Praxell, Inc. dba Juice Financial** and the Customer Service telephone number is **800-961-8264** or the toll-free telephone number on the back of your Card. Juice Financial is not a bank.

Please read this Agreement carefully and keep it for future reference. You agree and accept all terms in this agreement, if you use the card for any transactions. You agree to pay up to the amount listed in the fee schedule for any fees associated with the program. The definition of terms and conditions used within this Agreement are to be subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information provided in the original English Juice Prepaid Mastercard® Cardholder Agreement. Capitalized terms used in this Agreement are defined in Section 4, Terms Used in this Agreement.

NOTICE: Important - Please Read Carefully THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION ("ARBITRATION CLAUSE") REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION AND WAIVING A RIGHT TO TRIAL BY JURY AND TO PARTICIPATE IN CLASS ACTIONS. YOU MAY REJECT THE ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE WITHIN 60 CALENDAR DAYS AFTER YOU RECEIVE YOUR FIRST CARD.

1. Agreement. When you buy, use, sign or otherwise accept the Card, or allow someone else to use the Card, you agree to be bound by the terms and conditions in this Agreement.

2. Customer Service. If you would like to contact us about anything relating to this Agreement or your Card, you may call us at 800-961-8264 or write to Juice PickTrace Cardholder Services, P.O. Box 315, New York, NY 10018.

3. Fees and Charges. You agree to pay the fees disclosed in the Long Form Fee Disclosure section of this agreement. You also agree that we may deduct these fees and any other charges from the funds on your Card. You agree to pay additional third-party fees and understand those fees may be assessed by external parties such as an "out of network" ATM fee or ATM business owner fee.

4. Terms Used in this Agreement.

ATM – automated teller machine.

Business Day – For purpose of your Card and this Agreement, our business days are Monday through Friday from 9am-5pm EST, excluding federal holidays.

Card – the Juice PickTrace Domestic Mastercard® PayCard is issued to you by First Century Bank, N.A. through your employer.

Card Account – the account with us that is associated with your Card.

PIN – personal identification number.

POS terminal – any point-of-sale terminal used to conduct transactions using your Card.

Program Manager – Praxell, Inc. dba Juice Financial ("Juice Financial" or "Juice")

Issuing Bank – First Century Bank, N.A., Member FDIC ("First Century Bank" or "FCB")

We, us, and **our** – First Century Bank, N.A. our successors, affiliates, and assignees.

You and **your** – the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement.

5. Activating Your Card. You must activate your Card before it can be used. If your employer facilitates card issuance, you will activate and set your PIN at the point of card issuance using the employer's PickTrace application. If you receive your card without the presence of your employer, you may activate your Card by calling us at 800-961-8264.

6. Customer Identification. To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: **When you open your Card Account, we may ask for your name, address, date of birth, and other information that will allow us to identify you.** We may also ask to see your driver's license, government-issued photo ID or other identifying documents on a going forward basis in connection with your Card. We may obtain this information from you or your employer.

7. Using Your Card. Subject to the terms of this Agreement, you may use your Card:

- at ATMs displaying Mastercard®, Maestro or Cirrus logo to obtain cash;
- to purchase or lease goods or services at merchants that accept Mastercard® debit cards (including transactions conducted over the Internet);
- to obtain cash withdrawals at financial institutions that accept Mastercard®;
- to make one-time bill payments to merchants and other third parties (but not to schedule repeated payments; see Section 14, "Limitations on Transactions and Card Use"); and
- to perform balance inquiries at ATMs.

Some of these services may not be available at all terminals and third-party fees may apply; including but not limited to the usage of out of network ATMs. You understand the fees identified in the Long Form Disclosure are your responsibility and a lesser amount may be charged in certain circumstances, such as to avoid negative balances.

If you use your Card number without presenting your Card (such as for a mail order or telephone purchase), the legal effect will be the same as if you used the Card itself. Your Card cannot be redeemed for cash. Additionally, there are prohibited industry types where you may not use your card, reference Section 14, Prohibited Transactions.

8. Personal Identification Number. We will give you a Personal Identification Number ("PIN") for your Card that you may use to obtain cash from any ATM or for transactions at POS terminals that require entry of a PIN. You should not write or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN ,you should advise us immediately, following the procedures in Section 31.1, "Your Liability for Unauthorized Transactions" and Section 31.2, "Contact in the Event of Unauthorized Transfer." If you lose your PIN, you may contact 800-961-8264, Customer Support to have the PIN reset.

9. Loading Value to Your Card Account. A maximum aggregate amount of $15,000.00 USD is allowed on your Card at any time. As a payroll card, the PickTrace PayCard may be loaded only via direct deposit from your current employer. If you are no longer employed at the Company who offered you the PickTrace PayCard, you will no longer receive loads onto your card, but may spend down the balance on the card.

10. Funds Availability. Deposits made by your employer will generally be available on the Business Day we receive the deposit. Any deposit made by your employer on a non-Business Day is considered made on the next Business Day. However, the availability of any deposit may depend on any particular arrangement you have with your employer who loads funds to your Card Account or on other factors, such as those discussed in Section 12 ("Authorization Holds").

11. Your Responsibility for Card Transactions. You are responsible for all transactions initiated by use of your Card. If you give someone your Card, Card number or PIN, you are permitting that person to use your Card and you are responsible for all of their transactions even if you did not expect or specifically approve the transaction, except as your liability is limited by the "Electronic Fund Transfer Disclosure and Terms" included below (Section 31) or as otherwise limited by this Agreement. If you want to revoke the authority of someone to use your Card, Card number or PIN, you must notify us by calling us at 800-961-8264 or writing to Juice PickTrace Cardholder Services, P.O. Box 315, New York, NY 10018. You must give us a reasonable amount of time to act on your request. We will make commercially reasonable efforts to comply with your instructions to revoke that authority, which might include replacing your Card or changing your Card Account number.

Split Transactions. If you do not have enough value loaded on your Card, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called "split transactions." Some merchants do not allow cardholders to do split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash.

Your Obligation for Negative Balances. You must keep enough money on your Card to pay for each transaction and all other fees that we may charge under this Agreement. If your account balance does not have sufficient funds to cover the complete transaction, we may charge a lesser fee than as described in the Long Form Disclosure.

You should keep track of the amount of value loaded on Cards issued to you. You may view the amount of value remaining on your Card by logging into your Card account in the PickTrace PayCard Mobile App (available on the Google Play Store and App Store) or by calling the Customer Service number shown on the back of your Card, 800-961-8264.

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card (creating a "shortage") you shall remain fully liable to us for the transaction and any applicable fees or charges. You agree to pay us promptly for the shortage and any applicable shortage fees. We also reserve the right to cancel this Card should you create a shortage with your Card. You agree to pay for each transaction and all other fees when you have granted access via secondary card or your pre-disclosed authorization, to another party.

Your Tax Reporting Obligations. You are responsible for reporting to all applicable government tax authorities, all earnings received and loaded on to your Card or Card account and the payment of any applicable local, state, province, and/or federal, domestic or international taxes that apply to such earning.

12. Authorization Holds. When you use your Card for a transaction, a "hold" will be placed on your available Card funds in the amount of the authorized transaction until it is posted to your Card, (normally within 7 calendar days) at which time the funds will be debited from your Card. Transactions at certain merchants that pre-authorize high dollar amounts, especially rental car companies and hotels, may cause a "hold" on your available balance for usually no more than 30 days but in some instances could be as long as 90 days depending on the merchant and other factors that are uncontrollable. Reasonable steps are taken to minimize delays when possible. You will not be able to use the money on your Card that is "on hold." Typically, transactions made with your Card using a PIN will be posted to your account on the same date the transaction occurs. Some signature-based transactions made with your Card can take additional business days to post. In some cases, the amount of the pending transaction may not match the actual amount of the final transaction. For example, transactions with some merchants (including gas stations and restaurants) may involve an initial hold for a dollar amount that could be greater than the final debit. In addition, some transactions with some merchants (such as hotels and car rental companies) may be preauthorized in the purchase amount plus an estimated amount to cover tips or incidental expenses. We will have no liability to you in the event we decline any Card transaction because such an authorization hold is in place. We will have no liability in the event any merchant delays or fails to complete the final processing of any Card transaction.

13. Account Adjustments. We may make adjustments to your Card Account from time to time to reflect corrections or changes to your balance. Adjustments might occur, for example, if deposits are posted for the wrong amount, or to the wrong account, or if items are returned unpaid. In the event of an error that has caused an overstated balance, you agree to reimburse the overstated amount.

14. Limitations on Transactions and Card Use. *Limits on Frequency and Dollar Amount of Transactions.* For security reasons, there are limits on the number of withdrawals, payments and other transfers you can make using your Card each day:

• You can use your Card for up to 10 deposit transactions each day and up to a total of 20 withdrawals, transfers and purchase transactions each day.

There also are limits on the total dollar amount of withdrawals, payments and other transfers that you can make each day:

Transaction/Load Type	Maximum Amount
Maximum Card Balance	$15,000.00
Maximum load amount	$10,000.00 per day. Up to 10 loads per day totaling $10,000.00
Withdrawals	Up to the remaining balance on your Card
Cash Withdrawal (ATM)*	$1,000.00 per day
Cash Withdraw (Bank Teller)*	Up to the remaining balance on the Card
Point of Sale (POS) purchases	$3,500.00 per day
International Usage	$1,000.00 per day

*Additional third-party fees and limitations may apply.

We may in our sole discretion further limit your use of your Card and, in addition to our limits, ATM owners and merchants might also impose their own dollar limits on your transactions.

You May Not Schedule Repeat, Automatic Payments. You may not use your Card or Card Account to schedule repeat, automatic payments to third parties. These are sometimes called "pre-authorized electronic fund transfers." If you want to use your Card or Card Account to make payments to third parties, you must schedule and authorize each payment separately.

Prohibited Transactions. You agree that you will not use the Card in connection with any Internet or on-line gambling transaction, even if gambling is legal in the jurisdiction where the activity took place. You also agree not to 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. We are not responsible for your losses from gambling or illegal activity. It is your responsibility to determine if your usage is legal. The display of the Mastercard® logo or any other logo by any person accepting the Card does not indicate that a transaction is legal. We may refuse to process any transaction that we believe might violate the law or the terms of this Agreement.

15. Card Expiration. Your Card will expire and no longer be valid for use as of the last day of the month of the "good thru" date that is stated on your Card. Upon Card expiration a replacement Card may be issued to you. Upon Card cancellation, any remaining Card balance will be returned to you. If you would like to request a replacement Card (at no cost to you, the cardholder) or have any questions regarding any remaining Card balance as of the expiration of the Card, call customer service at 800-961-8264, or visit the PickTrace PayCard Mobile App (available on the Google Play Store and App Store), or write to us at Juice Picktrace Cardholder Services, P.O. Box 315, New York, NY 10018.

16. Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. The amounts credited to your Card for refunds may not be available for up to five (5) Business Days from the date the refund transaction occurs. No cash refunds will be made by us to you on Card purchases.

17. Disputes with Merchants. We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you purchase from others with a Card. Any claims concerning goods, property, or services purchased with the Card must be resolved by you directly with the merchant or seller, and any claim or defense that you assert against such merchant or seller will not relieve you of your responsibility to us for the total amount of the Card transaction.

18. International Transactions. If you initiate a transaction in a currency other than US Dollars or in a country other than the United States including online merchants, this will be considered an international transaction. Transactions in a currency other than US Dollars are converted to US Dollars using the current currency conversion rate used by Mastercard®.

19. Additional Card Details and Restrictions. The Card is a prepaid card that has been provided to you by your employer pursuant to a payroll card program. The Card is for personal use only. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. **The Card is not a credit card or charge card and your use of the Card will not improve your credit rating. You will not receive any interest on the funds on the Card.**

This Card will remain the property of First Century Bank, N.A. and must be surrendered upon demand. This Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice except as required by applicable law.

You may not assign or transfer your Card or this Agreement, or any of your rights or obligations under this Agreement. We may assign this Agreement or any of our rights thereunder, or delegate our responsibilities thereunder, to any third party or parties in

our sole discretion and without notice to you, subject to applicable law.

Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in trans-actions. We may refuse to issue a Card to anyone for any reason. Cards may not be available in all states. You must be at least 18 years of age to be issued or use the Card.

20. Telephone Calls, Text messages and Email Communications with You. To ensure a high quality of customer service, and to provide continuing training for our contractors and employees, you agree that we may monitor, record, and share our telephone calls with you for quality assurance and compliance purposes. Also, to the extent not prohibited by applicable law, you agree that we may communicate with you for Card Account-related business purposes at (a) any telephone number or email address that you provided in your application for the Card or (b) any telephone number or email address that you may provide to us in the future. You also agree that, to the extent not prohibited by applicable law and exclusively for Card Account-related business purposes, we may communicate with you at these telephone numbers using any means of communication technology, including (but not limited to) automatic telephone dialing systems, artificial or pre-recorded voice messages. Additionally, if any of the numbers that you provide to us either at application or thereafter is a cell phone number you understand and agree that we may also contact you with Card Account-related information at that number through the use of text messages or email directed to your cell phone service. You understand and agree that we may contact you at your cell phone number using one or more of these communication technologies (or others that may be developed in the future) even if you will incur costs to receive such messages, text messages or emails. You understand that third party fees may apply such as for text messaging.

21. Unclaimed Property. If we have no record of Card activity for one or more years, applicable law may require us to report and pay any unclaimed funds associated with the Card as unclaimed property. If this occurs, we may try to locate the owner of the Card at the mailing address shown in our records. If we are unable to locate you, however, we may be required to deliver the unclaimed funds to the state of your last known residence in our records.

22. Issuing and Trademark Information. Juice PickTrace Pay Card is issued by First Century Bank, N.A. pursuant to license from Mastercard® International Incorporated. Mastercard® is a registered trademark of Mastercard® International Incorporated. First Century Bank, N.A., Member FDIC.

23. Our Right of Setoff. We have a right to use the money in your account or any of your other assets with us or any of our affiliates to pay your debts to us or our affiliates. This is called a right of "setoff."

This section explains our right of setoff. If you ever owe us or any of our affiliates any money as a borrower, guarantor, depositor or otherwise, and such amount becomes due to us or our affiliates, or if we reasonably believe that the amount may be owed to us or our affiliates (even if it is ultimately determined that the amount is not owed), we have the right under law and under this Agreement to pay the debt by using the money from any of your accounts or other assets with us or our affiliates. The only exceptions are that this right of setoff does not apply (a) to funds in a Traditional or Roth IRA or other tax-deferred retirement account, or (b) when the debtor's right of withdrawal from the account or access to another asset held with us only arises in a representative capacity.

Our right of setoff can arise in several different ways. For example, we have this right of setoff if you fail to maintain sufficient funds in your Card Account for your transactions or if you otherwise fail to timely pay your debts to us or one of our affiliates. If we do exercise this right of setoff, it will be exercised against your accounts and assets in the following order of priority to the extent permitted by law: (a) liquid assets in another of your accounts with us or with any of our affiliates, (b) any fully paid securities in any account held with us or one of our affiliates.

We may setoff the funds in your accounts or other assets with us against any due and payable debt owed to us now or in the future by any of you (any of the account or asset owners) having the right of withdrawal in the accounts or right to the asset, to the extent of such person's or legal entity's right to withdraw or obtain the asset. We may use the money from your accounts to pay the debt even if our withdrawal of the money from your accounts results in a loss of interest, an interest penalty, dishonor of checks, or transaction charges. You understand and agree that any such transaction charges will be in addition to any fees assessed to your account for insufficient funds. You agree to hold us, our affiliates, and each of our respective officers, directors, employees and agents harmless from any claim or liability arising as a result of our exercise of our right of setoff. You hereby appoint us as your true and lawful agent and attorney-in-fact, with full power to act in your name and on your behalf, with respect to the execution of all instruments and the taking of all action necessary or desirable to effectuate the rights and remedies provided in this Account Agreement and by applicable law.

24. Legal Process. If we are served with any legal process which affects the Card, we may, without liability, suspend transactions on the Card which we believe to be affected thereby until final determination of such legal proceeding or appropriate resolution of the adverse claim, even though the suspension of payment may have been due to inadvertence, error on account of similarity of names of account owners, or other mistake. We shall not be liable for any damage to you by reason thereof, provided that we acted in good faith. Attachments, garnishments, levies and the like shall be subject to fees assessed by us and our security interest and right of set off. You acknowledge and agree that we may collect fees associated with the processing of these orders from the Card for a period of up to six months. Fees may apply; see the Long Form Disclosure section of this agreement.

25. Amendments. Subject to applicable law, we may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such a change without prior notice. Any changes to this Agreement will be effective on the date we mail or otherwise provide them to you or on the date we otherwise specify in a notice. By using your Card thereafter, you agree to any changes. If you do not agree to any change in the terms and conditions of this Agreement, you must discontinue your use of the Card and cancel the Card as set forth in Section 26 "Termination of Agreement; Cancellation of Cards."

26. Termination of Agreement; Suspension of Cards; Cancellation of Cards. We may cancel or suspend your Card or this Agreement at any time for reasons. You may cancel this Agreement by returning the Card to us, at no cost. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

If your Card is cancelled, upon your request we can send you a check for all remaining funds after deducting any fees, charges and outstanding transactions.

27. FDIC Insurance. The funds in your Card Account are held in a pooled account at First Century Bank, N.A. The funds in your Card Account are eligible for FDIC insurance up to $250,000 on a pass-through basis. The availability of FDIC insurance is contingent upon Juice Financial or another Program Manager maintaining accurate records and determinations of the FDIC as receiver at the time of a receivership if First Century Bank, N.A. should fail. Such coverage is subject to aggregation of all of your deposits held at First Century Bank, N.A.

For further information about deposit insurance generally, you may write to the FDIC at 550 17th Street, N.W., Washington D.C. 20429, telephone the FDIC's toll-free hotline at 877-275-3342, or visit its website at www.fdic.gov.

28. Governing Law. This Agreement will be governed by applicable federal laws and, to the extent not preempted by federal law, the law of the State of Georgia without regard to conflicts of law principles regarding laws of other states.

29. Entire Agreement; Severability. This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter. If any of the terms of this Agreement are invalid, or declared invalid by order of court, change in applicable law, 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.

30. Limited Liability. EXCEPT AS 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 US SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE CARD.

31. Electronic Fund Transfer Disclosures and Terms. These Electronic Fund Transfer Disclosures and Terms shown below in 31.1 through 31.7 apply to your Card transactions and are in addition to the other terms and conditions in this Agreement.

31.1. Your Liability for Unauthorized Transactions. Tell us AT ONCE if you believe your Card, PIN or Card Account number has been lost or stolen, or if you believe that an electronic fund transfer has been made from your Card Account. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your Card, PIN or Card Account number, you can lose no more than $50 if someone used your Card, PIN or Card Account number without your permission.

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

Also, if your if your online or written transaction history shows transfers that you did not make, including those made by Card, code, PIN, Card Account number or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared, you may 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.

Under the Mastercard® Zero Liability Policy, you will not be held responsible for unauthorized transactions if you have reasonably protected our card from loss or theft and you promptly reported loss or theft to us.

31.2. Contact in the Event of Unauthorized Transfer. If you believe your Card, PIN or Card Account number has been lost or stolen, call: 800-961-8264 or write to Juice PickTrace Cardholder Services, P.O. Box 315, New York, NY 10018. You should also call the number or write to the address listed above if you believe an unauthorized transfer has been made using the information from your Card or Card Account without your permission.

31.3. Confidentiality. We will disclose information to third parties about your account or the transfers you make:

(1) Where it is necessary for completing transfers;

(2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;

(3) In order to comply with government agency or court orders;

(4) If you give us your written permission; or

(5) As disclosed in our Privacy Notice. See section 32 for further detail on our Privacy Policy.

31.4. Documentation. *Receipts Direct Deposits.* You can get a receipt at the time you make any transfer to or from your Card Account using one of our ATMs or POS terminals. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call 800-961-8264 to find out whether or not the deposit has been made. You agree to retain your receipt to verify your transactions.

Periodic Statements. Statements may be provided via mail when requested. You may obtain information about the amount of money you have remaining in your Card Account by calling 800-961-8264. This information, along with a 60-day history of account transactions, is also available on-line by accessing your Card account on the PickTrace PayCard Mobile App. You also have the right to obtain a 60-day written history of account transactions by calling 800-961-8264 or by writing Juice PickTrace Cardholder Services, P.O. Box 315, New York, NY 10018.

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

(1) If, through no fault of ours, your Card funds are insufficient for the transaction or are unavailable for withdrawal;

(2) If the ATM where you are making the transfer does not have enough cash;

(3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;

(4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;

(5) If merchant refuses to honor the Card;

(6) If your employer did not properly enroll you into the payroll Card program;

(7) If we do not complete the transaction because the Card has been reported lost or stolen, has been suspended by us, or we have reason to believe the transaction is not authorized by you; or

(8) As otherwise provided in this Agreement.

31.6. Error Resolution Notice. In case of errors or questions about your electronic transfers, telephone 800-961-8264 or write to Juice Picktrace Cardholder Services, P.O. Box 315, New York, NY 10018. as soon as you can. You may also choose to email chsupport@juicefin.com to notify us of an error, however, please include contact information only. Do not include confidential card information by email. We must allow you to report an error until 60 days after the earlier date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling 800-961-8264 or writing to Juice Picktrace Cardholder Services, P.O. Box 315, New York, NY 10018. You will need to tell us:

(1) Your name and account number (if any).

(2) Why you believe there is an error, and the dollar amount involved.

(3) Approximately when the error took place.

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

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

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

If you need more information about our error resolution procedures, call 800-961-8264 or visit your account on the PickTrace PayCard Mobile App.

31.7 Access to Account Information. You may obtain information about the amount of money you have remaining in your prepaid account along with 24 month history of account transactions by calling 800-961-8264 or by emailing customer support at chsupport@juicefin.com. You also have the right to obtain at least 24 months of written history of account transactions by calling 800-961-8264 or by writing us at Juice Picktrace Cardholder Services, P.O. Box 315, New York, NY 10018. You will not be charged a fee for this information unless you request it more than once per month.

32. Privacy and Data Protection and Recording

Rev. 07/2020

FACTS	WHAT DOES FIRST CENTURY BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
HOW?	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 First Century Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Century Bank Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

QUESTIONS?	Phone: 800-335-9973; Email: info@myfirstcenturybank.com; Web: www.myfirstcenturybank.com

WHO WE ARE	
Who is providing this notice?	First Century Bank, N.A., 1731 N. Elm Street, Commerce, GA 30529

WHAT WE DO	
How does First Century Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to those employees for whom access is appropriate.

How does First Century Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *First Century Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *First Century Bank does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products to you. • *First Century Bank does not jointly market.*

Other important information

For Alaska, Illinois, Maryland, and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.
For California Customers. We will not share your personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. Furthermore, we may collect personally identifiable information about you through our website, including but not limited to your first and last name, home address, email address, telephone number, or any other identifier that permits the physical or online contacting of a specific individual. If we change our privacy policy for our website, you will be notified as required by law.

For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.

For Vermont Customers. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies are found at myfirstcenturybank.com; by phone at 800-335-9973; or by email at info@myfirstcenturybank.com

33. ARBITRATION PROVISION

Agreement to Arbitrate Disputes

(a) Purpose: This Section 33 sets forth the circumstances and procedures under which Claims (as defined below) that arise between you and us will be resolved through BINDING ARBITRATION instead of litigated in court. THIS MEANS THAT IF EITHER YOU OR WE ELECT TO RESOLVE A CLAIM BY ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES (AS DEFINED BELOW). OTHER RIGHTS THAT YOU WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE OR MAY BE LIMITED IN ARBITRATION, INCLUDING YOUR RIGHT TO APPEAL AND YOUR RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIM-ANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. Nothing in this provision precludes you from filing and pursuing your individual Claim in a small claims court in your state or municipality, so long as that Claim is pending only in that court.

(b) Scope: We each agree that all claims arising out of or related to this Agreement ("Claims") will be submitted exclusively to binding arbitration as set forth in this Section. This agreement to arbitrate applies to all Claims that could have been filed in court regarding the Claims, whether you or we are the first to file a Claim with the arbitral tribunal and whether the Claims are against you or us, or ours or your employees, agents, contractors or suppliers. This agreement to arbitrate covers all Claims under this Agreement, regardless of whether such Claim is based in contract, tort, statute, regulation, common law or equity, including, but not limited to, Claims arising out of or related to: (1) the validity, enforceability or scope of this Arbitration Provision or this Agreement; (2) the interpretation, execution, administration, amendment or modification of the Agreement; (3) any alleged breach of this Agreement or tort, (4) the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider), any advertisement or solicitation, or your business, interaction or relationship with us; (5) any charge or cost incurred pursuant to the Agreement or the collection of any amounts due under the Agreement; and (6) any statements or representations made by us to you with respect to the Agreement, the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider) or any advertisement or solicitation, or your business, interaction or relationship with us. The parties agree that disputes regarding (i) the enforceability of the class action waiver, and/or (ii) whether the arbitration provision provides for class arbitration, shall be outside the scope of this Arbitration Provision.

(c) Opt out Process: You may choose to opt out of the Arbitration Provision, but only by following the process set-forth herein. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days after you receive your first Card at the following address: Cardholder Services, PO Box 1109, Sikeston, MO 63801. Your written notice must include your name, address, account number and a statement that you wish to opt out of this Arbitration Provision.

(d) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Section 33 and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed ("Rules"), except to the extent that the Rules conflict with this Agreement. Claims shall be referred to either the Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to initiate arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 310, Irvine, CA 92614, website at www.jamsadr.com; or (ii) AAA at 315 Madison Avenue, New York, NY 10017, website at www.adr.org. Please note that any reference to either AAA or JAMS rules shall not be deemed a delegation of class arbitrability issues to the arbitrator.

(e) Class Action Waiver and Other Restrictions: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any Dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in this Agreement (including the "Survival; Severability" provision below), and without waiving either party's right of appeal, if any portion of this "Class Action Waiver and Other Restrictions" provision is deemed invalid or unenforceable, then the entire Section 33 (other than this sentence) shall not apply.

(f) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. Waivers may also be available from the JAMS or AAA. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(g) Arbitration Procedures: This Section 33 is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"), and the applicable Rules, except that (to the extent enforceable under the FAA) this Section 33 shall control if it is inconsistent with the applicable Rules. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Rules. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen

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

(h) Survival; Severability: This Section 33 shall survive termination of this Agreement, your Card or the relationship between you and us concerning your Card, any permitted transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity as well as voluntary payment of any debt in full by you, any legal proceeding by or between you and us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Section 33, except the "Class Action Waiver and Other Restrictions" provision above, is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Section 33 the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

34. Changes to Your Card Relationship. You agree Juice Financial may manage your Card account needs, you agree that PickTrace may at any time, as your agent and on your behalf, (a) open a new pay card account for you at a different FDIC-insured depository institution ("New Card Account"), (b) arrange for that new institution to provide a new pay card to you, if necessary, and (c) transfer the current balance of your Card Account to the New Card Account. If PickTrace plans to do that, they will provide advance notice to you and you will be given time to "opt-out" of the change. If you do not opt-out, we will not cancel your Card when the New Card Account is provided to you. If you do opt-out, we will cancel your Card and refund your Card Account balance at no charge to you.

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Juice PickTrace Domestic PayCard Long Form Fee Disclosure

All Fees	Amount	Details
Get Started		
Card purchase	$0.00	There is no fee associated with the issuance of this card.
Monthly usage		
Monthly fee	$0.00	No charge.
Add money		
Payroll Loads	$0.00	No charge.
Spend money		
Transfer from Card to Bank Account	$0.00	No charge.
POS PIN Debit Purchase (US)	$0.00	No charge.
POS PIN Debit Purchase Declined (US)		No charge.
POS Signature Purchase (US)	$0.00	No charge.
POS Signature Purchase Declined (US)	$0.00	No charge.
Get cash		
ATM withdrawal (in-network)	$0.00	No charge. We are part of the AllPoint network. We will waive or return any AllPoint fee. Third party limitations may apply. "In-network" refers to ATMS in the Allpoint network. For locations and details, go to https://www.allpointnetwork.com/locator.html
ATM withdrawal (out-of-network)	$2.00	"Out of network" ATM withdrawals refers to all other domestic (US) ATM locations, not found in the AllPoint network above. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Withdrawal (International)	$2.00	This is our fee each time you withdraw cash from an ATM outside of the United States and U.S. Territories. You may also be charged a third-party fee by the ATM operator, or the network used to complete the transaction, even if you do not complete a transaction. You may track your Card balance at no charge via the PickTrace PayCard mobile app (https://picktrace.com/mycard/ download/) or call customer service. Standard message and data rates from our wireless service provider may apply.
Bank teller cash withdrawal	$0.00	You may withdraw up to the remaining balance on the Card. Third party fees may apply.
Information		
Customer service (automated)	$0.00	No charge.
Customer service (live agent)	$0.00	No charge.
ATM balance inquiry (in-network)	$0.00	"In-network" refers to the Allpoint ATM network. Locations can be found at: https://www.allpointnetwork.com/locator.html. "
ATM balance inquiry (in-network)	$0.00	No charge. For locations and details, go to https://www.allpointnetwork.com/locator.html
ATM balance inquiry (out-of-network)	$0.00	We do not charge a fee for checking your balance at an ATM. You may be charged a third party fee by the ATM operator. To avoid this fee, locate an Allpoint ATM here: https://www.allpointnetwork.com/locator.html
Using your Card outside the U.S.		
International transactions	$0.00	No charge.
International ATM Balance Inquiry or Decline	$0.00	No charge.
International POS Decline	$0.00	No charge.
Other		
Upgrade to Personalized Card with your name	$0.00	If you would like your name on your card, you can upgrade your instant issue card to a personalized card
ATM Balance Decline	$0.00	Third party fees may apply.
Replacement Card	$4.95	You may request one replacement card per year at no cost. This fee is charged after this initial request. Standard shipping delivery is between 7 to 10 days..
Replacement Card Expedited to home address	$20.00	This fee will be charged if you request expedited shipping on your free replacement card. If you have already requested a replacement card within the last year, this fee absorbs the replacement card fee and you will only be charged $20. Expedited delivery allows you to receive the card within a period of 2-3 business days..
Inactivity Fee	$0.00	No charge.

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

No overdraft/credit feature.

Contact **Juice Financial** by calling **800-961-8264,** by mail at **Juice PickTrace Cardholder Services, P.O. Box 315, New York, NY 10018,** or visit the PickTrace PayCard App at https://picktrace.com/mycard/download/