

**Convenient Cash™ Card
Cardholder Agreement
(Effective 10-01-2013)**

1. Terms and Conditions for Convenient Cash Card

- A. By activating, accepting and/or using the prepaid Convenient Cash Card ("Card"), you agree to be bound by the terms and conditions contained in this prepaid Cardholder Agreement ("Agreement") which will govern the terms of the prepaid Card account ("Account") and your use of your Card. The Card is issued by U.S. Bank National Association ("U.S. Bank"). "You" and "Your" means the person(s) authorized to use a Card as described below, who have received the Card from U.S. Bank. "We," "us," and "our" mean U.S. Bank, our successors, affiliates or assigns.
- B. The laws of the state of Ohio apply to this Agreement. You shall not use your Card for any illegal or internet-gambling transaction.
- C. We may change the terms of, or add new terms to, this Cardholder Agreement at any time, with or without cause, and without giving you notice, in accordance with applicable law. Refer to www.usbconvenientcash.com for the most current terms.

2. Definition

The Card is a Visa® or MasterCard® prepaid debit card and is not a credit card. The Card accesses the Account. The Card does not access any other account. In conjunction with the Card and the rules associated therewith, you may qualify (see Section 3) to have a Card issued and fund or have monies funded into the Account accessed by the Card. This Account does not earn interest. Funds are FDIC insured to the maximum allowed by law once your identity has been verified per Section 3 of the Agreement. The Card may be issued as a non-personalized, temporary Card with limited reload limits.

3. Personal Information Requirements

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

4. Using Your Card

- A. You are able to use your Card to:
 - 1. Pay for purchases anywhere Visa/MasterCard debit cards are accepted according to the brand of the Card you have been issued.
 - 2. Perform withdrawals and balance inquiry transactions at automated teller machines (ATMs). Some of these services may not be available at all terminals.
 - 3. Perform a teller withdrawal at a participating financial institution.
 - 4. Access our telephone and online banking services listed below.
- B. The Card is not transferable to another person and resale is strictly prohibited. The person who purchases the Card is the only person authorized to use the Card. Do not give your Card to anyone else to use.
- C. During the Card activation process, you will be provided with a Personal Identification Number (PIN) which will allow you to use the Card at ATMs and for making purchases where entering your PIN is allowed. You can activate your Card and obtain a PIN by calling 855-822-3293. The Card and PIN are provided for your use and protection, and you agree that you will:
 - 1. Not disclose the PIN nor record it on the Card or otherwise make it available to anyone else;
 - 2. Use the Card, the PIN and any ATM as instructed;
 - 3. Promptly notify us of any loss or theft of your Card or PIN (see Section 18); and
 - 4. Be liable for any transactions made by a person you authorize or permit to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.
- D. Add Funds.
 - 1. Direct Deposit. You may add funds to your Card by authorizing an electronic deposit to your Card from your employer, or company you authorize to deposit funds to the Card ("Direct Deposit"). To activate Direct Deposit, you must provide your employer or other authorized company the routing number and Direct Deposit account number provided on the Card carrier. If your employer does

not offer Direct Deposit, you will not be able to add funds via Direct Deposit. We have no obligation or liability to you if your employer or company authorized to deposit funds to your Card delays in providing or fails to provide funds to your Card. Your employer, or any other company authorized to deposit funds to the Card, may impose a fee for transfers to the Card. We do not control and are not responsible for such fees and charges. To confirm that a transfer has been made, visit www.usbconvenientcash.com or call **855-822-3293** for automated customer service. If a Direct Deposit that you used to add funds to the Card is revoked, reversed or charged back, you agree that we may recover the amount of the revocation, reversal or charge-back by reducing the Card balance for the amount of the revocation or charge-back and any fees incurred by us. Further we reserve the right to terminate the Card in the event excessive returned Direct Deposit items are processed. To cancel Direct Deposits to your Card, you must contact your employer or other authorized company. You may add funds to your Card by authorizing an electronic deposit to your Card from your U.S. Bank Checking or Savings Account by visiting www.usbconvenientcash.com. Note: It may take up to seven business days for funds added via a transfer from a U.S. Bank Checking or Savings Account to be available on the Card.

2. Reload Network. You may make cash deposits through participating reload networks (information on available reload networks will accompany Card materials). Please note that if you reload your Card at reload network locations, we do not charge you a fee but those businesses may charge a fee to you for the service they provide. Limitations on deposits are displayed in the Fee Schedule included with your Card; limits apply regardless of source. Terms as to what can be used to deposit to the Account may be defined by each reload network. Merchant reload networks provide ability to load cash to the Account. Generally, funds deposited through reload networks should be available no later than the next business day, but timing and availability of deposits through reload networks depends on reload network completing the transaction.
- E. Transaction Limits. Transaction limitations are displayed in the Fee Schedule included with your Card. For security reasons there may be additional limits on the amount, number or type of transactions you can make using the Card.
- F. Be aware that some merchants - restaurants, car rental agencies, salons, mail-order companies, cruise lines and pay-at-the-pump gas stations, for example - require that the Card have an available balance greater than the purchase amount to ensure sufficient funds for tips or incidental expenses. The reason for this temporary difference is that the final amount of your purchase (including tips or incidental expenses) is not known at the moment when you or the merchant "swipes" your Card for authorization. Authorization tells the merchant whether your Card is legitimate and has enough money to cover your approximate final purchase amount. Only the actual amount spent will be deducted from the Card. The authorized amount is "held" until the transaction posts to your Account (typically within 5 business days). Typical examples include:
1. Most restaurants and salons temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can accommodate the additional 20% or your transaction will be declined.
 2. Hotels will verify that your Card has sufficient funds to pay an estimated bill. That amount will be "held" in your Account, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted. You can avoid having funds held by using a credit card at check-in. Your Card may be used to make the final payment.
 3. Automated Fuel Dispensers/Pay-at-the-Pump purchases authorize for a pre-set amount which may be greater than your actual purchase amount. It is recommended that you pay inside and tell the operator how much you want taken from your Card to avoid confusion. When you pay at the pump the pre-set amount is automatically authorized and "held" until the actual transaction posts (typically within 5 business days). If you have less than the pre-set amount on your Card, your transaction will be declined at the pump even if your final transaction is less than the pre-set amount and you have enough funds to cover the final amount.
- G. Under some situations you will be charged fees for using your Card. We will charge you and you agree to pay the fees and charges described in the Fee Schedule included with your Card. Fees are subject to change from time to time. You will receive prior notice of fee increases as required by applicable law. Fees will be deducted automatically from the Card balance.

5. Overdrafts

Each time you use your Card, the amount of the transaction and any associated fees will be debited from your Account. Typically you may not exceed the funded balance available on your Account. However, under certain limited circumstances you may be able to perform a transaction that exceeds the balance on your Account (an "overdraft"). If this happens, you will remain fully responsible for the amount of your purchase or withdrawal which exceeded the balance available on your Account, and you agree to immediately repay to us for all overdrafts. If

you fail to do so, we shall have the right to initiate collection proceedings against you in compliance with applicable law. We reserve the right to automatically debit overdrafts from any subsequent credits to the Account.

6. Transaction History

You may obtain Account balances and review recent Card activity (including confirmation of direct deposits) by calling 855-822-3293. This information along with a 60-day history of Account transactions is also available online at www.usbconvenientcash.com. You also have the right to obtain a 60-day written history of Account transactions by calling 855-822-3293, or by writing us at Cardholder Services, P.O. Box 9127, Minneapolis, MN 55480. Calls will be charged as described in the section on service charges. You may call to report lost or stolen Cards or to dispute charges; these calls will not be charged a fee.

7. Periodic Statements; Receipts

- A. You will have electronic access to a periodic statement describing each transaction and charge to your Account during any month in which a transaction occurs. Statements in electronic format will be provided at www.usbconvenientcash.com until your Account has a zero balance. Statements will reflect transactions and charges made in connection with your Card.
- B. Paper statements are available upon request by calling Customer Service at 855-822-3293. A fee may be charged for paper statements as described in the Fee Schedule.
- C. You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal.

8. Expiration

The Card expires on the expiration date shown on the front of the Card, except where prohibited or modified by applicable law. Cards may not automatically renew upon expiration. If any funds remain in the Account upon expiration, write to us at: Cardholder Services, P.O. Box 9127, Minneapolis, MN 55480 for a refund of the remaining funds, less applicable fees. The refund will be sent to you at your address on our Card records, or, if there is no address on our Card records, at the address you provide in the letter.

9. No ACH Payment/Transfer

Do not attempt to make an automated clearing house (ACH) payment/transfer out of your Account using the underlying Account number of your Card (this number is printed in your Card materials, but is separate from the Card number which you use to make ordinary Card purchases). If you do so, we may close your Card and Account. The underlying Account number is to be used only to enable ACH direct deposits into your Account (payroll direct deposits, tax refund direct deposits, etc.).

10. Split Transactions; Rescinded Transactions; Failure to Honor

- A. If you do not have enough money on your Card to complete a particular transaction, you may split your purchases between your Card and another credit or debit card or cash. If you do not know your exact balance, please call customer service at 855-822-3293 to verify your balance prior to attempting to make a purchase.
- B. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be subtracted from your Card balance for up to seven (7) days.
- C. Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.

11. Our Liability

- A. If we do not complete a transfer to or from your Card on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable, for instance:
 1. If, through no fault of ours, you do not have enough money in your Card to make the transfer.
 2. If the automated teller machine where you are making the transfer does not have enough cash.
 3. If the terminal system was not functioning properly and you were aware of that 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. There may be other exceptions stated in our agreement with you.

12. Returns and Refunds

You agree to settle all disputes about purchases you make using the Card with the merchant who honored the Card. If you need to return merchandise purchased with the Card you must work directly with the merchant from whom you purchased the merchandise. Refunds and returns are subject to the merchant's policies or applicable laws. 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 Account in place of cash.

13. Mobile Alerts

You may elect to receive electronic notifications ("Alerts") relating to your Account, by signing up online at www.usbconvenientcash.com or by calling 855-822-3293. Alerts will be sent via SMS / text message to a mobile phone, handheld, or other wireless device or by email as designated by you. This service allows you to request and receive certain messages about your Account. You may elect to receive Alerts relating to specific transactions on your Account. Once you have logged in, you may choose which Alerts you would like to receive, the account(s) to which the Alerts will relate, and a limited number of electronic addresses (which electronic addresses may include email addresses and any devices accepting text messages) to which the Alerts will be sent. You agree to notify us of any change to your electronic addresses in order to ensure continued delivery of your Alerts. You may manage or delete your Alerts online at www.usbconvenientcash.com. Alerts will be sent each day, at various times, when transactions occur that meet your specified criteria. You understand and agree that Alerts will not be sent on a "real time" basis, but will rather be sent at the next scheduled delivery time after the specified transaction event occurs. We reserve the right to change the frequency or timing of Alerts, at any time and from time to time. Alerts are not intended to replace your account statements or any other communications we may provide to you regarding your Account. You are responsible for and must provide all telephone and other equipment, software, and services necessary to receive Alerts. By providing us with your cellular phone number, you consent to receiving SMS messages related to Alerts. Data and messaging charges from your telecommunications provider may apply, and you are responsible for any such charges. In the event your enrolled mobile or cellular device is lost or stolen, you agree to update your enrollment information and make the appropriate changes to disable the use of such devices. You understand that there are risks associated with using a mobile device, and that in the event of theft or loss, your confidential information could be compromised. We are not responsible for any failures on the part of your telecommunications, internet and/or email provider to properly enable your receipt of Alerts.

14. Foreign Transactions

- A. **For Visa Cards:** You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS[®] System or the Visa logo. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the "foreign fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Account. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. To the converted transaction we will add a "foreign fee" of 3% times the resulting dollar amount. If your foreign transaction is processed by Visa and is in or converted to U.S. Dollars prior to being processed by Visa, we will add a "foreign fee" of 2% times the U.S. Dollar amount. If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. To the converted transaction we will add a "foreign fee" of up to 3% times the resulting dollar amount. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect (as explained above).
- B. **For MasterCard Cards:** You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the Cirrus[®] or the MasterCard Acceptance Marks. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable MasterCard rules, in which case we will add the "foreign fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. If you use your card at a merchant or ATM that bears these Acceptance Marks, MasterCard International Incorporated will convert the transaction into a U.S. Dollar amount using its currency conversion procedure. The currency conversion

rate used by MasterCard International to determine the transaction amount in U.S. Dollars is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed. To the converted transaction we add a "foreign fee" of 3% times the resulting dollar amount. We may assess the "foreign fee" on all foreign transactions, even in transactions that do not require currency to be converted.

15. Cancellation and Suspension

We may cancel or suspend this Agreement or any features or services of the Card described herein at any time. The Card remains our property. We may cancel your right to use the Card at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. If any funds remain in the Account, please refer to Section 8 above.

16. Other Terms

- A. Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement.
- B. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions.
- C. We do not waive our rights by delaying or failing to exercise them at anytime.
- D. If any term of this Agreement is found by a court to be illegal or unenforceable, all other terms will still be in effect.
- E. As used in this Agreement, "business days" are Monday through Friday. Federal holidays are not included.

17. Contact in the Event of Loss, Theft or Unauthorized Use

If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, call us toll free, 24 hours a day, 7 days a week at 855-822-3293 or write to us at Cardholder Services, PO Box 9127, Minneapolis, MN 55480. If your Card has been lost or stolen we will cancel your Card and send you a new Card to prevent additional losses. A replacement Card fee may be charged as described in the Fee Schedule.

18. Your Liability for Unauthorized Transactions

- A. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning us is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.
- B. Also, if your statement or transaction history shows transactions that you did not make, including those made by Card, PIN or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically access your Account, if the transaction could be viewed in your electronic history, or the date we sent the first statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time.
- C. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

19. Your Right to Dispute Errors

- A. In case of errors or questions about your Card or your Account, call 855-822-3293 or write Cardholder Services, PO Box 9127, Minneapolis, MN 55480, as soon as you can if you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transaction at any time by calling us at 855-822-3293 or writing us at Cardholder Services, PO Box 9127, Minneapolis, MN 55480.
- B. The following information must be contained in that notice:
 - (i) Your name and your Card number.
 - (ii) The dollar amount of the suspected error.
 - (iii) The date the transaction occurred.

- (iv) Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- C. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.
- D. Generally, we will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within 10 business days for the amount you think is in error, so that you will have the 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 Account, although we will still investigate your complaint or question. For errors involving new Accounts (open less than 30 days), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.
- E. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Account. We will give you advance notice of the amount and date of the debit against your Account for that credit. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

20. Preauthorized Payments

- A. *Right to stop payment and procedure for doing so.* If you have arranged for preauthorized payments to be deducted from your Account, you can stop any of these payments. Here's how: Call us at 855-822-3293 or write us at Cardholder Services, P.O. Box 9127, Minneapolis, MN 55480. You must contact us in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- B. *Notice of varying amounts.* If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- C. *Liability for failure to stop payment of preauthorized transfer.* If you properly order us to stop payment 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

21. Disclosure of Account Information to Third Parties

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 your written permission. You will receive a copy of our Privacy Pledge with your Card materials and at least once annually. We also post it on our web site at www.usbconvenientcash.com. Our Privacy Pledge describes how we collect, protect and use your confidential financial and other information and the circumstances in which we share your information with members of our corporate family and with unaffiliated third parties. The Privacy Pledge also tells you how you can: (i) limit the ways we share, and (ii) request corrections to the information we maintain about you.

22. Arbitration

- A. You agree that either you or we can choose to have binding arbitration resolve any claim, dispute or controversy between you and us that arises from or relates to this Agreement or your Card and Account (individually and collectively, a "Claim"). This does not apply to any Claim in which the relief sought is within the jurisdictional limits of, and is filed in, a small claims court. If arbitration is chosen by any party, the following will apply:
1. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE A CLAIM IN COURT OR TO HAVE A JURY TRIAL ON A CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY, EXCEPT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES.
 2. Arbitration will only decide our or your Claim, and you may not consolidate or join the claims of other persons who may have similar claims. YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS, OR AS A PRIVATE ATTORNEY GENERAL, PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION.

3. The arbitration will be performed in accordance with this Arbitration Provision and the rules of the chosen arbitrator in effect when the Claim is filed.
 4. The arbitrator's decision will generally be final and binding, except for the limited right of appeal provided by the Federal Arbitration Act.
 5. Other rights that you would have if you went to court might also not be available in arbitration.
- B. The party commencing the arbitration may select to use either JAMS or the American Arbitration Association ("AAA") (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties, or if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 800-352-5267 or www.jamsadr.com and for the AAA by contacting the AAA at 800-778-7879 or www.adr.org. Any arbitration hearing that you attend will take place in the federal judicial district where you reside. At your request, we will advance your filing and hearing fees for any Claim you may file against us. If you prevail on your Claim, we will pay your arbitration costs and fees, other than attorney, expert and witness fees and expenses. We will also pay any fees or expenses that applicable law requires us to pay. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1 through 16, including but not limited to applicable statutes of limitation, and shall honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.
- C. This Arbitration Provision shall survive termination of this Agreement and your Card and Account. Notwithstanding any language in this Agreement to the contrary, this Arbitration Provision shall be governed by federal law, including the Federal Arbitration Act. Notwithstanding any language of this Agreement to the contrary, should any portion of this Arbitration Provision be held invalid or unenforceable by a court or other body of competent jurisdiction, this entire Arbitration Provision shall be automatically terminated and all other provisions of this Agreement shall remain in full force and effect.

23. Cellular Phone Contact Policy

By providing us with any telephone number used for a mobile or other wireless device now or in the future, including a number that you later convert to a cell phone number, you are expressly consenting to receiving communications - including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system - from us and our affiliates and agents for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

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Convenient Cash™ Fee Schedule (Effective 10-01-2013)		
Enrollment Fee	\$3.00	One-time fee assessed upon opening account.
Monthly Service Fee	\$3.00	A monthly fee will be assessed once the account is activated.
U.S. Bank ATM Withdrawal	FREE	U.S. Bank will not charge a fee to your account per ATM transaction at a U.S. Bank ATM.
U.S. Bank ATM Balance Inquiry	FREE	U.S. Bank will not charge a fee to your account per ATM transaction at a U.S. Bank ATM.
U.S. Bank ATM Decline	FREE	U.S. Bank will not charge a fee to your account per ATM transaction at a U.S. Bank ATM.
Non-U.S. Bank ATM Withdrawal	\$2.00	U.S. Bank will charge a fee to your account per non-U.S. Bank ATM transaction. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
Non-U.S. Bank ATM Balance Inquiry/Decline	\$1.00	A fee for all inquiries completed or transactions declined via a non-U.S. Bank ATM.
International ATM Withdrawal	\$3.00	U.S. Bank will charge a fee to your account per international ATM transaction. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.

International ATM Inquiry/Decline	\$1.50	U.S. Bank will charge a fee to your account per inquiry or declined transaction via an international ATM. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
Teller Withdrawal	\$3.00	If your Card is used to make a cash withdrawal from a teller at a financial institution, U.S. Bank will charge you a fee.
Automated Customer Service via Interactive Voice Response (IVR)	FREE	U.S. Bank will not charge a fee to your account for IVR balance inquiries or tracking your transaction history.
Customer Service via www.usbconvenientcash.com	FREE	U.S. Bank will not charge a fee to your account for online balance inquiries or tracking your transaction history.
Live Customer Service Representative	\$2.00	Per call. The first 2 calls each month to Convenient Cash Customer Service in which you speak to a live customer service representative will be free of charge.
Cash Loads at U.S. Bank Branch	FREE	Add cash to your card at any U.S. Bank branch free of charge.
Direct Deposit	FREE	U.S. Bank will not charge a fee to your account to set-up direct deposits to your Card.
Monthly Paper Statements	\$3.00	If a monthly paper statement is requested, a fee will be assessed to your Card for each monthly paper statement. Statements accessed over the internet at www.usbconvenientcash.com are free of charge.
Foreign Transaction	Up to 3% per transaction	A fee charged on a transaction in which the merchant/ATM is located in a country other than the U.S. or processes transactions outside of the U.S.
Text Alerts	FREE	U.S. Bank will not charge a fee to your account for signing up or using our text alerts service. (Standard messaging charges may apply from your mobile carrier.)
Email Alerts	FREE	U.S. Bank will not charge a fee to your account for signing up or using our email alerts service.
Card Replacement Fee	\$15.00	If you request a replacement Card, a fee will be assessed.
Expedited Card Replacement	\$30.00	Expedited processing (2 business days) of a replacement or reissued Card.
Account Closure Check Disbursement	\$10.00	U.S. Bank will charge a fee to your account in the event you choose to close your account and have the remaining funds mailed to you in the form of a check.

We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.

When you use your Card for a PIN transaction, you may be charged a fee by the merchant.

When you load funds onto your Card, you may be charged a fee by the merchant participating in the reload network or by your employer or other company in connection with a direct deposit.

Additional fees from other parties may be incurred such as cell phone carriers or internet providers.

Transaction Limitations

A. Limitations on frequency of transfers:

- (i) You may make only 5 cash withdrawals from an ATM each day.
- (ii) You may make only 3 cash advances from a financial institution each day.
- (iii) You can use our point-of-sale transfer service for 99 transactions each day.
- (iv) You can use our point-of-sale transfer service using a PIN for 99 transactions each day.

B. Limitations on dollar amounts of transfers:

- (i) You may withdraw up to \$1,000.00 from an ATM each day (inclusive of any fees charged by ATM owners).
- (ii) You may withdraw up to \$1,000.00 from a financial institution each day.

- (iii) You may buy up to \$5,000.00 worth of goods or services using our point-of-sale service each day.
- (iv) You may buy up to \$5,000.00 worth of goods or services using our point-of-sale transfer service with a PIN each day.
- (v) You can have a single load up to \$5,000.00 and up to \$5,000.00 loaded per day.
- (vi) You can have a maximum account balance of \$10,000.00.
- (vii) You may withdraw up to \$200.00 cash per transaction when making purchases using your PIN. Some merchants may have smaller limitations.