

Monthly Fee	Per Purchase	ATM withdrawal	Cash Reload
\$0	\$0	\$0 in network \$1.98 out of network	N/A
ATM balance inquiry (in network or out of network)			
Inactivity (after 12 months with no transactions)			\$0 per month*
We charge 1 other type of fee: Here it is:			
International ATM Withdrawal, Out of Network			\$1.98 + 3% of ATM withdrawal
*Funds may be returned to the card program sponsor after 12 months with no transactions.			
Register your card for FDIC insurance eligibility and other protections.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services on the cardholder agreement included with your card, or call 800-342-7374 or visit mocafi.com/irc			

List of all fees for MoCaFi Immediate Response Prepaid Card

All Fees	Amount	Details
Get Started		
Card Purchase	\$0	
Monthly Usage		
Monthly Fee	\$0	
Add Money		
Direct Deposit	N/A	
Cash Reload	N/A	
Spend Money		
Bill Payment (regular delivery)	\$0	
Bill Payment (expedited delivery)	N/A	
Get Cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Allpoint ATM Network. Locations can be found on the MoCaFi IRC App, available at the Apple Store or Google Play. Additional free networks may be established from time to time.
ATM withdrawal (out of network)	\$1.98	"Out-of-network" refers to all the ATMs outside of the Allpoint ATM Network and any other free networks we establish. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0	
Customer service (live agent)	\$0	
ATM balance inquiry (in-network)		"In-network" refers to the Allpoint ATM Network. Locations can be found on the MoCaFi IRC App, available at the Apple Store or Google Play. Additional free networks may be established from time to time.
ATM balance inquiry (out-of-network)		"Out-of-network" refers to all the ATMs outside of the Allpoint ATM Network and any other free networks we establish. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Using your card outside the U.S.		
International transaction	\$0	
International ATM withdrawal (in network)	\$0	"In-network" refers to the Allpoint ATM Network. Locations can be found on the MoCaFi IRC App, available at the Apple Store or Google Play. Additional free networks may be established from time to time.
International ATM withdrawal (out-of-network)	\$1.98 + 3% of ATM	"Out-of-network" refers to all the ATMs outside of the Allpoint ATM Network and any other free networks we establish. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Other		
Inactivity	N/A	Funds may be returned to the card program sponsor after 12 months with no transactions.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Sunrise Banks, NA, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Sunrise Banks, NA, fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact MoCaFi by calling 1-800-342-7374, by mail at 1 Washington Park, 7th Floor, Newark, NJ 07102, or visit mocaifi.com/irc.

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

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

approved Mocaifi Generic IRC Long Form Disclosure_0422-1.pdf

**¹MoCaFi Immediate Response Incentive Mastercard® Cardholder Agreement
The City of New York**

Important: Please read this Agreement carefully and keep it for your records.

This document constitutes the agreement ("Agreement") outlining the terms and conditions under which this MoCaFi Immediate Response Card has been issued to you. The Card is issued by Sunrise Banks N.A., Member FDIC, St. Paul, MN 55103, pursuant to a license from Mastercard International Incorporated.

Definitions. In this Agreement, the words "**you**" and "**your**" mean the person who received the Card and/or the person who has been authorized to use the Card. "**We**", "**us**", "**our**" and "**the Bank**" mean Sunrise Banks N.A., of Saint Paul, Minnesota, the issuer of the Card, our successors, affiliates, or assignees. "**Sponsor**" means the City of New York. "**Business days**" are Monday through Friday, excluding federal holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open. "**Card**" or "**IRC**" means the MoCaFi Immediate Response Incentive Mastercard that is issued to you by us. "**PIN**" means personal identification number.

Agreement to Terms. By using the Card, you agree to the terms of this Agreement. If you do not agree to the terms of this Agreement, do not use the Card. You should always keep a record of your Card number and the customer service phone number provided herein (1-800-342-7374) in case of loss or theft of your Card. We will not be able to assist you if your Card is lost or stolen unless you have your Card number.

Card Description. The Card is provided to you as part of an incentive program sponsored by the Sponsor. The Card is a prepaid card loaded by the Sponsor with a specific amount of U.S. dollars. You may determine the initial value of the Card by referring to the materials provided to you with the Card or by registering the Card (as described herein) and visiting the MoCaFi IRC App which can be downloaded for free at the Apple Store® or Google® Play.

The Card is a prepaid card loaded by the Sponsor with a specific amount of U.S. dollars. The Sponsor may add additional funds to the Card, but you may not load funds to the Card. The Sponsor may terminate your ability to use the Card and reclaim the remaining balance on the Card or any part of the remaining balance on the Card at any time in the Sponsor's sole discretion. This Card is not a credit card or charge card that allows you to make purchases and pay later and using the Card will not affect your credit history. The Card is not connected in any way to any other account. You will not receive any interest on the funds on your Card. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable and may be canceled or revoked at any time without prior notice except as required by law.

Unless your Card has been registered with us, the funds on your Card will NOT be insured by the FDIC or any other federal or state agency. You may register your Card by calling us at 1-800-342-7374 or visiting the MoCaFi IRC App and providing us your name, address, and Card number. We may hold the funds in an account maintained by us, or we may place the funds with another FDIC-insured bank; regardless of their location, you will continue to manage your Card Account with us. Registering your Card will also allow you to view your Card balance and transaction history at the MoCaFi IRC App and provide the additional security that may be required to allow you to use your Card for internet, mail and phone order purchases as well as requesting a replacement Card if your Card is lost or stolen.

Using Your Card. You must activate the Card prior to use by calling the customer service number shown on the Card (1-800-342-7374) or by visiting mocafi.com/irc and following the instructions. Your Card may be used at merchants within the United States for purchases of goods and services (including internet, mail, and phone order purchases) everywhere Debit Mastercard is accepted, subject to the limitations in this Agreement or as disclosed to you by us, MoCaFi and/or the Sponsor. If you make a purchase without presenting your Card (such as for internet, mail, or phone order purchases), the legal effect will be the same as if you used the Card itself. If you do not have enough funds available on your Card, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with other funds. These are called "split transactions," and some merchants do not permit them. Notwithstanding the foregoing, we, MoCaFi and/or the Sponsor may restrict your use of the Card to certain merchants and/or categories of merchants consistent with the purposes associated with the distribution of the Card by the Sponsor to you. We, MoCaFi and/or the Sponsor will notify you of any restrictions not included in this Agreement.

You may also use your Card to obtain cash at certain automated teller machines ("ATM") or at merchants that have agreed to provide cash back at the point-of-sale ("POS").

You cannot reload the Card or transfer Card value to other payment devices or to bank or other financial accounts.

You agree that you will: (i) not use the Card at gambling websites or for any illegal transactions; (ii) promptly notify us of any loss or theft of the Card or unauthorized transactions; (iii) not use the Card for business purposes and (iv) use the Card only as permitted by us. The Card may not be accepted by certain merchants whose goods or services are not legal for minors. We may refuse to process any transaction that we believe violates the terms of this Agreement. The Card itself may not be redeemed for cash, except where required by applicable law.

¹Approved Cardholder Agreement_IRC_CityofNYC_MOCAFINewyorkcityNFOSHARING.CARDHOLDERAGREEMENT_1222-1

You are responsible for all transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number, we will treat this as if you have authorized such use and you will be liable for all transactions incurred by those persons. You may not request an additional Card for another person.

For security reasons, we may limit the number or amount of transactions you can make with the Card. You do not have the right to stop payment on any purchase or payment transactions that you originate through the use of the Card. You may not make preauthorized regular payments from your Card.

Limitations on Card Usage. All transactions are subject to the limitations set forth in this Agreement, and no transaction may exceed the value available on your Card Account.

Transaction Limitations. You may not make transactions that, in the aggregate, exceed \$2,500 per calendar day. If a merchant attempts to process a transaction for more than the value available on your Card Account, or if the transaction will cause your IRC's daily limit to be exceeded, then the transaction will be declined. Unusual or multiple transactions may prompt a merchant inquiry or card suspension to allow us to investigate such unusual activity.

Loading Your Card. Sponsor may add funds to your Card, called "loading," at any time. The maximum load amount is \$2,500 per calendar day and \$10,000 during any period of thirty (30) calendar days. The maximum amount of value that can reside on the Card at any time is \$10,000. You may not load funds onto your Card.

Sponsor Reclamation of Funds on the Card. The Sponsor has loaded all of the funds available to you on the Card and the funds remain the property of the Sponsor until you use them. The Sponsor may reclaim any or all balances remaining on the Card at any time and for any reason in the Sponsor's sole discretion. In addition, unless the Sponsor instructs MoCaFi or us otherwise, if the Card has had no activity (no purchases, cash withdrawals, loads) for twelve (12) consecutive months, then the remaining balance on the Card will be returned to the Sponsor. Upon expiration of the Card, all funds remaining on the Card will be returned to the Sponsor.

PIN. A PIN is a four-digit code that may be used to make purchase transactions instead of signing for your transaction. Some merchants may require you to make purchases using a PIN rather than your signature. A PIN was provided to you at the time you received your Card. Only one (1) PIN will be issued for your Card. To prevent unauthorized access to your Card balance, you agree to keep your PIN confidential. We recommend that you memorize your PIN and do not write it down. If you forget your PIN, you should call 1-800-342-7374 for assistance in resetting your PIN. If you did not register your card, we may not be able to help you reset your PIN.

Your PIN may also be used to (i) obtain cash or check your balance at any ATM that bears the Allpoint®, Maestro® or Interlink® brand mark, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at POS terminals bearing the Allpoint, Maestro or Interlink brand. The maximum aggregate amount of cash you may withdraw (via ATM, cash back at POS or over the counter at a bank) is \$705 per calendar day. Merchants, banks, and ATM operators may impose additional withdrawal limits. You may be charged a fee by us for each cash withdrawal made at an ATM in the amount disclosed in the section entitled (see "Card Fees" below). In addition, when you use an ATM other than an Allpoint ATM, you may be charged a fee by the ATM operator, or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Bill Pay. With your Card, you will have access to the bill payment feature ("Bill Pay") through the MoCaFi IRC App which allows you to authorize us to make bill payments on your behalf to certain third parties. We reserve the right to restrict access to Bill Pay until you have registered your Card.

To initiate a bill payment using Bill Pay, you must provide the name and mailing address of each individual or company you wish to pay. Once a payment is authorized, the payment amount will be immediately deducted from your Card balance. Payments made using Bill Pay may take the form of a paper check sent to the payee on your behalf using standard U.S. Postal Service mail. Please allow three to nine (3-9) business days for delivery of the check. Payments can only be sent to addresses located within the 50 states of the U.S and Washington, D.C. Bill Pay payments are processed daily by midnight central time. Bill Pay payments initiated after 3:00 pm central time will be processed as if they were submitted on the next business day. MoCaFi reserves the right to refuse to process payments to any individual or company. If the decision is made to refuse a payment, MoCaFi will notify you on or before the next business day.

Bill Pay Limits. These are the limits when using Bill Pay, which may be modified from time to time depending on prior activity, both on this card and on other transactions and also whether or not you have registered the Card:

Transaction Type	Frequency and/or Dollar Limits*
Bill Pay Payment(s)	<ul style="list-style-type: none">Up to \$2,500.00 per calendar dayUp to \$10,000.00 per calendar month

**Bill Pay payments may be refused or returned by the individual or company to whom the payment was issued. The determination to accept this method of payment is at the discretion of the recipient. The U.S. Postal Service may also return payments in cases of expired or invalid addresses. If the Bill Pay payment is returned for any reason, the payment will be voided, and the full amount credited to your Account the next business day.*

Uncashed Bill Pay Payments. Uncashed Bill Pay payments are voided after 180 days. Funds from voided checks will be credited to your Card by 5:00 pm central time on the next available business day.

Bill Pay Fee. There is no fee to use Bill Pay

Canceling a Bill Pay Payment. You may cancel a single Bill Pay payment as long as it has not been presented for payment by calling 1-800-342-7374. Funds from any cancelled check will be credited to your Card by 5:00 pm central time on the next available business day.

Liability for failure to stop payment of a Bill Pay Payment. If you request cancellation of a Bill Pay payment within three (3) business days or more before it is scheduled to be made, and MoCaFi does not cancel it in time, MoCaFi will be liable for your losses or damages.

Merchant Authorization Holds. When you use your Card to pay for goods or services, certain merchants (such as restaurants and hotels) may ask us to authorize the transaction in advance and may estimate its final value up to twenty percent (20%) (or more) to cover any tip or gratuity that you may add to the purchase. If this occurs and your total bill, after adding in the additional twenty percent (20%) (or more), exceeds the amount available on the Card, your transactions may be declined. Accordingly, you should ensure that the Card has an available balance that is 20% (or more) greater than your total bill prior to using the Card for these types of purchases. If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$150.00 or more. If the transaction is not approved, you will need to go inside to pay the cashier prior to pumping. When we preauthorize a transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your Card's funds for the amount indicated by the merchant (which may be more than the final settled transaction amount). We also may add an amount for certain merchants to ensure that sufficient funds will be available to cover the final transaction. Transactions at certain merchants that authorize high dollar amounts, especially rental car companies and hotels, may cause an "authorization" or "hold" on your available balance for up to thirty (30) days. Until the transaction finally settles, or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your Card for the correct amount of the final transaction, however, and will release the hold on any excess amount when the transaction finally settles.

Available Balance. 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, taxes or other charges assessed by the merchant. Transactions that exceed the remaining balance on your Card are prohibited and should be declined at the point of sale. If, notwithstanding an insufficient balance, an authorization is received by the merchant or the merchant uses other means to proceed with the transaction, then you agree to reimburse us for any amount in excess of the Card balance for such a transaction.

Refunds for Purchases Made with the Card. Any refund for goods or services purchased with the Card will be made in the form of a credit to the Card and pursuant to the refund policy of the merchants where such goods or services were purchased. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. You are not entitled to receive a cash refund for goods or services purchased with the Card.

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 your Card. All such disputes should be addressed to the merchants from whom the goods and services were purchased.

Reversal. Point of sale transactions cannot be reversed. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold of funds equal to the estimated purchase amount, for up to seven (7) days.

Card Fees. The following fees apply to your Card, except where prohibited or modified by applicable law:

Get Cash			
ATM withdrawal for any ATM in the Allpoint Network	No Fee	No Fee	For information about Allpoint locations, see the MoCaFi IRC App or allpoint.com
ATM withdrawal for any ATM not in the Allpoint Network	Cash Withdrawal Fee	\$1.98	The ATM operator may also charge you a fee, even if you do not complete a transaction. You can request cash back by selecting "Debit" and entering your PIN when making a purchase at a retail location. Not all merchants will provide cash back.
Over-the-Counter Withdrawal	Cash Withdrawal Fee	No Fee from MoCaFi	Financial institutions or retailers in the U.S who offer this service may charge you a fee for this service.
Using your Card outside the US			
International ATM Withdrawal for any ATM not in the Allpoint Network	International Cash Withdrawal Fee	\$1.98 + 3%	This percentage and flat fee is our fee for international ATM withdrawals. The ATM operator may also charge you a fee even if the transaction is not completed.

			Allpoint ATMs are not located in all foreign countries. For information about Allpoint international locations, see MoCaFi IRC App or allpoint.com
International Over-the-Counter Withdrawal	No Fee	No Fee from MoCaFi	Financial institutions or retailers who offer this service may charge you a fee for this service.

Receipts. You should get a receipt from the merchant at the time you make a transaction using your Card. Please note there are some merchants that choose not to provide a receipt if the amount of the transaction is \$15 or less.

Card Balance and Transaction History. You are responsible for keeping track of the available balance on your Card. Merchants generally will not be able to determine your available balance. You can also obtain information about the current available balance on your Card and your recent transactions at no charge by calling 1-800-342-7374 or visiting the MoCaFi IRC App.

Foreign Transactions. If you obtain your funds (or make a purchase) in a currency other than U.S. dollars, the amount deducted from your funds will be converted by Mastercard into U.S. dollars. Mastercard will establish a currency conversion rate for this convenience using a rate selected by Mastercard from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Mastercard itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance. Fees may apply for foreign transactions (see "Card Fees" above).

Change in Terms. We may, to the extent permitted by applicable law, amend the terms and conditions of this Agreement (or add additional terms) at any time by posting the amended terms on our website, mocaifi.com/irc, and on the MoCaFi IRC App, and any such amendment shall be effective upon such posting to our website. However, if the change is made for security purposes, we can implement such change immediately, without prior notice to you and before such change may be posted to the website. The most up-to-date Agreement may always be found at mocaifi.com/irc and on the MoCaFi IRC App.

Suspension and Termination. We reserve the right, in our sole discretion, to limit your use of the Card. We may refuse to issue a Card or may suspend or terminate Card privileges with or without cause or notice, other than as required by applicable law. You may terminate this Agreement by returning the Card to us. If you terminate this Agreement and return the Card to us, any remaining balance on the Card will be returned to the Sponsor. You agree not to use or allow others to use an expired, revoked, cancelled, suspended or otherwise invalid Card. Termination of your Card privileges will not otherwise affect your rights and obligations arising under this Agreement prior to termination.

Expiration of the Card and Funds. The Card has a "VALID THRU" expiration date embossed on the back of the Card. Once this expiration date has passed, the Card will be voided and will not be replaced except in our sole discretion. All funds on the Card expire on the expiration date shown. If you do not spend all the funds on the Card prior to this expiration date, the remaining funds will not be available to you and will be returned to the Sponsor. You have no right to the funds except to use them for authorized purchases and cash withdrawals prior to the expiration date of the Card. The Sponsor may in its sole discretion add more funds to the Card. If additional funds are added to the Card, those funds will be subject to this Agreement and also must be used prior to the expiration date stated on the Card. We may, in our sole discretion and if requested by the Sponsor, provide a new Card to you. If we do issue a new Card to you, any unexpired funds remaining on your old Card will transfer automatically to your new Card, but only if your old Card has not already expired. That new Card also will have an expiration date and all funds on that new Card must be used prior to that expiration date.

Information Given to Third Parties. We may collect and disclose information (including personally identifiable information) to third parties about you, your Card and the transactions related to your Card ("Cardholder Information").

The types of information we may collect includes:

- (i) Information about purchases made with the Card, such as date of purchase, amount, and place of purchase.
- (ii) Information you provide to us when you register your card, or when you contact us with customer service issues, such as name, address, and phone number; and
- (iii) Information about you provided to us by the Sponsor when they request us to provide a Card to you, such as your name and address.

We may use or disclose Cardholder Information:

- (i) where it is necessary or helpful for completing a transaction.
- (ii) in order to verify the existence and condition of the Card for a third party (e.g., a merchant).
- (iii) in order to comply with any law or to comply with requirements of any government agency or court order.
- (iv) if you give us your written consent.
- (v) to service providers who administer the Card or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services.
- (vi) in order to prevent, investigate or report possible illegal activity.
- (vii) in order to issue authorizations for transactions on the Card; and
- (viii) as otherwise permitted by law.

Information Given to the Sponsor. By using the Card and agreeing to the terms of this Agreement, you agree that we may share all Cardholder Information with the Sponsor. This information includes, but is not limited to:

- (i) Information about purchases made with the Card, such as date of purchase, amount and place of purchase;
- (ii) Information you provide to us when you register your card, or when you contact us with customer service issues, such as name, address, and phone number; and
- (iii) Information about you provided to us by the Sponsor when they requested us to provide a Card to you, such as your name and address.

When you are no longer our customer, we continue to share your information as described in this notice.

Information Security. Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic, and procedural security measures that comply with federal regulations to safeguard Cardholder Information.

No Warranty of Availability or Uninterrupted Use. From time to time, services related to the Card may be inoperative. When this happens, you may be unable to use your Card or obtain information about your Card. Please notify us if you have any problems using your Card. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts.

Lost or Stolen Card; Unauthorized Transactions or Errors. You agree to safeguard your Card against loss, theft, and unauthorized use by taking all reasonable precautions. If your Card has been lost or stolen or believe that someone has made an unauthorized transaction with your Card (or may attempt to use your Card without permission) or you believe an error has occurred with your Card, you agree to notify us **IMMEDIATELY** at 1-800-342-7374 and in no event later than sixty (60) days of the date of the transaction at issue. When you notify us, you must provide your name, Card number and other identifying details, and describe the error or transaction that you are unsure about (if applicable). We cannot assist you if you do not have the Card number. We will cancel your Card, and if our records show that available funds remain on your Card, we will issue you a replacement Card loaded with the remaining value. We reserve the right to decline to issue you a replacement Card in accordance with applicable law. You agree to assist us in determining the facts relating to any possible unauthorized use or error associated with your Card, and to comply with the procedures we may require for our investigation. Following our investigation, if we determine that unauthorized use or an error has occurred with your Card, we will credit your Card in the amount of the unauthorized use or error. It may take up to thirty (30) days to process a request for a replacement, however, we will endeavor to provide you with a replacement Card on as timely a basis as is reasonable under the circumstances.

Additional Limits on Liability Under Mastercard Network Rules. Under Mastercard Rules, you will not be liable for any unauthorized transactions using your Card Account if you can demonstrate that you have exercised reasonable care in safeguarding your Card from risk of loss or theft. You must notify us within two (2) days after the electronic statement was made available to you showing unauthorized transaction(s) in order to take advantage of any such limited liability provisions.

Disclaimer of Warranties. EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD OR RELATING TO OR ARISING OUT OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Limitation of Liability. We shall have no liability to you if we are unable to complete a transaction for reasons beyond our control. In no event shall we be liable to you for 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. You agree that your recovery for any alleged negligence or misconduct by us shall be limited to the initial value of the Card. This provision shall not be effective to the extent prohibited by law.

Questions. Mobility Capital Finance, Inc. ("MoCaFi"), as the third party that administers the Card program, is responsible for customer service and for resolving any errors in transactions made with your Card. If you have questions regarding your Card, you may call 1-800-342-7374 or write MoCaFi at 1 Washington Park, 7th Floor, Newark, NJ 07102 or visit the MoCaFi IRC App.

Communications. We may contact you from time to time regarding your Card. We may contact you in any manner we choose unless the law says that we cannot. For example, we may:

- (1) contact you by mail, telephone, email, fax, recorded message, text message or personal visit.
- (2) contact you by using an automated dialing or similar device ("Autodialer").
- (3) contact you at your home and at your place of employment.
- (4) contact you on your mobile telephone.
- (5) contact you at any time, including weekends and holidays.
- (6) contact you with any frequency.
- (7) leave prerecorded and other messages on your answering machine/service and with others; and
- (8) identify ourselves, your relationship with us and our purpose for contacting you even if others might hear or read it.

Our contacts with you about your Card Account are not unsolicited and might result from information we obtain from you or others. We may monitor or record any conversation or other communication with you. Unless the law says we cannot, we may suppress caller ID and similar services when contacting you regarding your card. When you give us your mobile telephone number, we may contact you at this number using an Autodialer and can also leave prerecorded and other messages.

If you ask us to discuss your Card with someone else, you must provide us with documents that we ask for and that are acceptable to us.

Governing Law, Court Proceedings, Damages, Arbitration. Except as set forth in the Waiver of Jury Trial and Arbitration Agreement below, (1) this Agreement will be governed by, construed and enforced in accordance with federal law and the laws of the State of Minnesota; (ii) any action or proceeding with respect to this Agreement or any services hereunder shall be brought only before a federal or state court in the State of Minnesota; and (iii) you agree to pay upon demand all of our costs and expenses incurred in connection with the enforcement of this Agreement. If we are served garnishments, summonses, subpoenas, orders or legal processes of any type, we are entitled to rely on the representations therein and may comply with them in our own discretion without regard to jurisdiction.

ARBITRATION AGREEMENT AND WAIVER OF JURY TRIAL: PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. UNLESS YOU EXERCISE YOUR RIGHT TO OPT-OUT OF ARBITRATION IN THE MANNER DESCRIBED BELOW, YOU AGREE THAT ANY DISPUTE WILL BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO HAVE A JURY TRIAL, TO ENGAGE IN DISCOVERY (EXCEPT AS MAY BE PROVIDED FOR IN THE ARBITRATION RULES), AND TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS OR IN ANY CONSOLIDATED ARBITRATION PROCEEDING OR AS A PRIVATE ATTORNEY GENERAL. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO BE UNAVAILABLE IN ARBITRATION.

Agreement to Arbitrate. You and we (defined below) agree that any Dispute (defined below) will be resolved by Arbitration. This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the substantive law of the State of Minnesota (without applying its choice-of-law rules).

What Arbitration Is. "Arbitration" is a means of having an independent third party resolve a Dispute. A **"Dispute"** is any claim or controversy of any kind between you and us. The term Dispute is to be given its broadest possible meaning and includes, without limitation, all claims or demands (whether past, present, or future, including events that occurred prior to your application for a Card and whether or not a Card is provided to you, based on any legal or equitable theory (contract, tort, or otherwise) and regardless of the type of relief sought (i.e., money, injunctive relief, or declaratory relief). A Dispute includes, by way of example and without limitation, any claim based upon a federal or state constitution, statute, ordinance, regulation, or common law, and any issue concerning the validity, enforceability, or scope of this arbitration agreement.

For purposes of this arbitration agreement, the terms **"you"** and **"your"** include any authorized user and also your heirs, guardian, personal representative, or trustee in bankruptcy. The terms **"we," "our,"** and **"us"** mean the Bank and include employees, officers, directors, members, managers, attorneys, affiliated companies, predecessors, and assigns the Bank as well as the marketing, servicing, and collection representatives and agents of either or both.

How Arbitration Works. If a Dispute arises, the party asserting the claim or demand must initiate arbitration, provided you or we may first try to resolve the matter informally or through customary business methods, including collection activity. The party filing an arbitration complaint must choose either of the following arbitration firms for initiating and pursuing arbitration: the American Arbitration Association ("AAA") or JAMS, The Resolution Experts. If the parties mutually agree, a private party, such as a retired judge, may serve as the arbitrator. If you claim you have a Dispute with us, but do not initiate arbitration or select an arbitrator, we may do so. You may obtain copies of the current rules of each of the arbitration firms and forms and instructions for initiating arbitration by contacting them as follows:

American Arbitration Association
1633 Broadway, 10th Floor
New York, NY 10019
Web site: www.adr.org
Telephone (800) 778-7879

JAMS, The Resolution Experts
1920 Main Street, Suite 300
Irvine, CA 92614
Web site: www.jamsadr.com
Telephone (949) 224-1810 or (800) 352-5267

In the event both AAA and JAMS are unavailable to decide a Dispute, the parties agree to select another neutral party experienced in financial matters to decide the Dispute. If such an independent arbitrator cannot be found, the parties agree to submit any Dispute to a state or federal judge, sitting without a jury, for resolution on an individual and not a class-wide basis.

The policies and procedures of the selected arbitration firm will apply provided such policies and procedures are consistent with this arbitration agreement. To the extent the arbitration firm's rules or procedures are different than the terms of this arbitration agreement, the terms of this arbitration agreement will apply.

What Arbitration Costs. No matter which party initiates the arbitration, we will advance or reimburse filing fees and other costs or fees of arbitration, provided each party will be initially responsible for its own attorneys' fees and related costs. Unless prohibited by law, the arbitrator may award fees, costs, and reasonable attorneys' fees to the party who substantially prevails in the arbitration.

Location of Arbitration. Unless you and we agree to a different location, the arbitration will be conducted in the county where you reside.

Waiver of Rights. You are waiving your right to a jury trial, to have a court decide your Dispute, to participate in a class action lawsuit, and to certain discovery and other procedures that are available in a lawsuit. You and we agree that the arbitrator has no authority to conduct class-wide arbitration proceedings and is only authorized to resolve the individual Disputes between you and us. The validity, effect, and enforceability of this waiver of class action lawsuit and class-wide arbitration, if challenged, are to be determined solely by a court of competent jurisdiction and not by the AAA, JAMS, or an arbitrator. If such court refuses to enforce the waiver of class-wide arbitration, the Dispute will proceed in court and be decided by a judge, sitting without a jury, according to applicable court rules and procedures, and not as a class action lawsuit. The arbitrator has the ability to award all remedies available by statute, at law, or in equity to the prevailing party.

Applicable Law and Review of Arbitrator's Award. The arbitrator shall apply applicable federal and Minnesota substantive law and the terms of this Agreement. The arbitrator must apply the terms of this arbitration agreement, including without limitation the waiver of class-wide arbitration. The arbitrator shall make written findings and the arbitrator's award may be filed with any court having jurisdiction. The arbitration award shall be supported by substantial evidence and must be consistent with this Agreement and with applicable law, and if it is not, it may be set aside by a court. The parties shall have, in addition to the grounds referred to in the Federal Arbitration Act for vacating, modifying, or correcting an award, the right to judicial review of (a) whether the findings of fact rendered by the arbitrator are supported by substantial evidence and (b) whether the conclusions of law are erroneous under the substantive law of Minnesota and applicable federal law. Judgment confirming an award in such a proceeding may be entered only if a court determines that the award is supported by substantial evidence and is not based on legal error under the substantive law of Minnesota and applicable federal law.

Survival. This arbitration provision shall survive: (1) cancellation, payment, charge-off, or assignment of this Agreement; (2) the bankruptcy of any party; and (3) any transfer, sale, or assignment of this Agreement, or any amounts owed under this Agreement, to any other person or entity.

Right to Opt-Out. If you do not wish to agree to arbitrate all Disputes in accordance with the terms and conditions of this section, you must advise us in writing at the following address by either hand delivery or a letter postmarked within thirty (30) days following the date you enter into this Agreement. You may opt-out without affecting your application or cardholder status.

Sunrise Banks, N.A.
200 University Avenue West Suite 200
Saint Paul, MN 55103

Assignability. We may assign or transfer our rights and obligations under this Agreement at any time without prior notice to you. The Card and your obligations under this Agreement may not be assigned by you. Notwithstanding the foregoing, this Agreement shall be binding on you and your heirs, your executors, administrators, guardians, personal representatives, or trustee in bankruptcy.

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

Customer Service

For all customer service information regarding the Card, please contact:
Call 1-800-342-7374 or write MoCaFi at 1 Washington Park, 7th Floor, Newark, NJ 07102 or visit the MoCaFi IRC App.
This Agreement is effective December, 2022.

FACTS **WHAT DOES SUNRISE BANKS, 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 collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information that we collect, and share depend on the product or service you have with us. This can include:

- Social Security Number and Date of Birth
- Address of Residence and Government Issued Identification
- Transaction History

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 Sunrise Banks, N.A. chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Sunrise Banks, N.A. Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or 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.	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For non-affiliates to market to you.	No	We don't share

Questions? Call 1-800-342-7374

Who we are	
Who is providing this notice?	Sunrise Banks, N.A.
What we do	
How does Sunrise Banks, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Sunrise Banks, N.A. collect my personal information?	<p>We collect personal information, for example, when you</p> <ul style="list-style-type: none"> • Open a Card Account or use your card • Pay your bills or make a purchase • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes- information about your creditworthiness, • Affiliates from using your information to market to you, • Sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as University Financial Corp. dba Sunrise Banks.</i>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Sunrise Banks, N.A. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include prepaid card companies.</i>