

CARDHOLDER AGREEMENT / TERMS & CONDITIONS

FEE SCHEDULE

February 1, 2024

Monthly fee	Per Purchase	ATM withdrawal \$2.95* <small>In network</small>	Cash reload
\$0	\$0	\$3.50 <small>Out of Network</small>	\$0
ATM balance inquiry (in network or out of network)			\$2.95/ \$3.50*
Customer Service (automated IVR or Live Agent)			\$0 per call
Inactivity (after 12 months with no transactions)			\$2.95* per month
We charge 4 other types of fees. Some of them are:			
Instant Send Money (Person to Person, Me to Me)			\$2.95
Card Replacement			\$4.95

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

NO OVERDRAFT/CREDIT FEATURE.

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 inside the cardholder agreement, or call **1.877.355.3813** or visit

www.relevate.com.

February 1, 2024

Rellevate PayCard

PayCard Cardholder Agreement / Terms & Conditions

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 45 DAYS AFTER YOU RECEIVE YOUR FIRST CARD.

About Your Card

This PayCard Cardholder Agreement (“Agreement”) constitutes the agreement between you and Sutton Bank, Attica, Ohio (“Sutton Bank” or “Issuer”), outlining the terms and conditions under which the Rellevate PayCard Prepaid Mastercard® has been issued to you by the Issuer (the “Card”). The Issuer is an FDIC insured member institution.

By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. If you do not agree to the terms and conditions contained in this Agreement, do not activate or use the Card. “Card Account” means the records we maintain to account for the funds associated with the Card. “Employer” means your current employer or one of its affiliates through whom you initially enrolled in the program and who deposits wages or other compensation into your Card Account. “You” and “your” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer and its respective successors, affiliates or assignees.

You acknowledge and agree that the value available in the Card Account is limited to the funds that have been loaded into the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The Card is a prepaid card. The Card is not connected in any way to any other account. **The Card is not a credit card or charge card and will not enhance your credit rating. You will not receive any interest on your funds in the Card Account.** The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is non-transferable, is not for resale, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may cancel your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms and conditions of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

Keep record of your account in case your Card is lost, stolen, or destroyed. Until you have registered your Card (see “Card Registration and Activation”), we may not have a record of which Card you own. Please read this Agreement carefully and keep it for future reference.

BY ACTIVATING YOUR CARD OR PARTICIPATING IN THE PROGRAM IN ANY WAY, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTAND THIS AGREEMENT AND YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT AND OUR PRIVACY POLICY. PLEASE VISIT WWW.RELLEVATE.COM OR THE RELLEVATE APP TO VIEW, PRINT, AND SAVE THIS AGREEMENT AND https://www.suttonbank.com/_kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf TO VIEW, PRINT, AND SAVE OUR PRIVACY POLICY.

Description of Your Card

The Card is a prepaid card useable wherever prepaid debit cards bearing the applicable payment network brand (e.g., Visa or Mastercard, also referred to as the “Card Networks”) on your Card are accepted. The Card is not a gift card. The Card is not a device that accesses money in an individual checking or savings account. When you use your Card, you are redeeming the value on the Card and not making a withdrawal from a checking or savings account. Your Card is NOT a bank deposit account or debit card, and it is not a credit card or a charge card that allows you to make

purchases or obtain advances and pay later. The Card will have a printed expiration date and the Card will expire, in accordance with applicable law, on the expiration date. See “Card Expiration,” below. The Card is our property and is non-transferable. We may revoke or suspend your Card or any features or services of your Card at any time without cause or notice. You must surrender a revoked Card and you may not use an expired or revoked Card. You are required to notify us promptly if the Card is lost or stolen.

IMPORTANT INFORMATION ABOUT OPENING A CARD 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 obtains a Card. Accordingly, when you request a Card, we will ask you for certain information, including, but not limited to, your name, address, date of birth, Social Security Number or ITIN, phone number, and other information that will allow us to identify you. We may also request additional identifying information and documentation from time to time in connection with your access to or use of certain Card features, functionality, and services.

After your Card Account is opened, we may ask again to see a copy of your driver's license or other identifying documents at any time if we deem it necessary to verify your identity, address, or transactions on your Card Account. If we ask for specific identifying documents, we will have the right to immediately close or suspend your Card Account if those specific documents are not provided. These measures are specifically designed to help us protect your identity and identify possible fraud on your Card Account.

Card Registration and Activation

CARDS MUST BE REGISTERED AND ACTIVATED PRIOR TO USE

To register your Card, use the Rellevate App or visit www.rellevate.com using any web browser. We may limit the number of Cards that you may register in our sole discretion. If we are unable to verify your identity, you will not receive a Card.

YOU MUST ACTIVATE YOUR CARD PRIOR TO USING IT.

To activate your Card, you must download the Rellevate App (Available at Apple Store or Google Play) or visit www.rellevate.com using a web browser. Go to the Rellevate App and follow the instructions. We may refuse to activate your Card at our sole discretion.

Personal Identification Number (PIN)

You can setup a PIN with your Card by calling the Toll-Free number on the back of the card at 1-877-377-38. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers.”

Address and Name Changes

You are responsible for notifying us of any change in your name, physical address, phone number, mailing address, or email address. Requests for address or name changes may be subject to additional verification requirements. You can change this information by calling 1.877.355.3813.

We will attempt to communicate with you only by use of the most recent contact information you have provided to us. You agree that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you.

We cannot accept responsibility for any email messages not received by you, or for any delay in the receipt or delivery of any email notifications. If you make your email account available to any other individual, you agree that you are responsible for any release of your Card Account information to such individual.

Authorized Card Users

You are responsible for all authorized 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 and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

FDIC Insurance

The funds in your Card Account are held in a pooled account at Sutton Bank. After you have registered your Card (see “Card Registration and Activation” above), 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, Rellevate, Inc, maintaining accurate records and determinations of the FDIC as receiver at the time of a receivership if Sutton Bank should fail. Such coverage is subject to aggregation of all of your deposits held at Sutton Bank.

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.

Deposit Network Service Acknowledgment

By utilizing the services, your Card Account funds may be held at Sutton Bank in an omnibus custodial account (“Omnibus Account”). In its ordinary course of business, Sutton Bank may utilize a “Deposit Network Service” to deposit funds from the Omnibus Account into other FDIC insured banks (“Network Banks”). In the event funds from the Omnibus Account are deposited into Network Banks via the Deposit Network Service, Sutton Bank will deliver funds to a custody bank (“Custodian Bank”) participating in the Deposit Network Service. In the event any of your beneficial funds from the Omnibus Account arrive at a Network Bank through a Deposit Network Service, they may be eligible for FDIC insurance, however, in the event you or Sutton Bank have funds, either directly or indirectly, at any of the Network Banks, such deposit insurance coverage may be adversely affected, and the principal may not benefit from FDIC insurance, even if the total amount deposited in that Network Bank through the Deposit Network Service is less than the Standard Maximum Deposit Insurance Amount, as then provided by the FDIC. In addition, in the event of a failure of a Network Bank, you may be requested to provide certain personal information for the purposes of processing a claim to seek the associated FDIC insurance. In the event you do not provide such information on a timely basis, it is possible the beneficial funds will not benefit from FDIC insurance. By utilizing the services, you authorize Sutton Bank to utilize a Deposit Network Service as described and acknowledge that any associated beneficial principal balance and any accrued interest may or may not benefit from FDIC insurance.

Representations and Warranties

By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that (i) you are a U.S. citizen or lawfully residing in the United States, Puerto Rico or the District of Columbia (with valid U.S. tax ID); (ii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iii) the personal information that you provide to us in connection with the Card is true, correct, and complete; (iv) you received a copy of this Agreement and our Privacy Policy and agree to be bound by and to comply with their terms; (v) you accept the Card; and (vi) your net wages in any given calendar month will not exceed \$75,000.

Disclaimer of Warranties

EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, NEITHER WE NOR RELLEVATE MAKE ANY 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 OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Neither we nor Rellevate is responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

Limitation of Liability

NEITHER WE NOR RELLEVATE WILL 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.

Card Account Access

With your PIN, you may use your Card to obtain cash from any Automated Teller Machine (“ATM”) that bears the Mastercard Acceptance Mark, or you may use the Card to withdraw funds over the counter at a financial institution that accepts debit cards bearing the applicable payment network brands on your Card, or any Point-of-Sale (“POS”) device, as permissible by a merchant, that bears the Mastercard Acceptance Mark. Some of these services may not be available at all terminals. Using the Rellevate App or by signing into your account at www.relevate.com you may transfer funds from your Card Account to other accounts you maintain with another financial institution whenever you request.

All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM, a POS device or through a participating bank (over-the-counter withdrawal), in each case in one or more transactions. The maximum amount that may be withdrawn from a Domestic ATM per transaction is \$500. The maximum amount that may be withdrawn from a domestic ATM per day is \$500. The maximum amount that may be withdrawn from a Domestic ATM per month is \$5000. Please note that each ATM owner may establish limits as to how much cash may be obtained from an ATM at a single time or through a single location. The combined maximum cumulative amount that may be withdrawn in any combination from a POS device and/or through a participating bank (over-the-counter withdrawal) per day is \$500. The combined maximum cumulative amount that may be withdrawn in any combination from a POS device and/or through a participating bank (over-the-counter withdrawal) per month is \$5000.

Any funds withdrawn from a POS device or through a participating bank will be subject to the maximum amount that

can be spent on your Card per day. If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location. This means that you may need to visit more than one merchant if you are seeking to withdraw cash in an amount which is less than or equal to the total limit above, but more than the limit established by the individual merchant.

When you use an ATM not in the Allpoint network, you may be charged a fee by the ATM operator for any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. We are not responsible for such fee. The amount of the surcharge should be disclosed at the ATM.

Any such surcharge will be deducted from the balance of the Card, along with the amount of the withdrawal performed at the ATM and the fees that apply in accordance with the Fee Schedule. Your balance can be viewed at no charge within the Rellevate App at any time or by signing into your account at www.rellevate.com.

Negative Balances; Overdrafts. Each time you use your Card, you authorize us to immediately reduce the value available in your Card Account by the amount of the transaction and any applicable fees. You acknowledge and agree that the value available to you in your Card Account is limited to the balance of your Card Account. Nevertheless, if any transactions cause the available balance in your Card Account to go negative, including any purchase transactions where the retailer or merchant does not request authorization before submitting the transaction, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You agree to pay us promptly for the negative balance. If you do not promptly add sufficient funds to your Card Account to cover the negative balance, we may cancel your Card Account and pursue collection. To the extent allowed by applicable law, you are responsible for the reasonable costs we incur in collecting amounts owed by you to us under this Agreement, including reasonably attorneys' fees and costs. We further reserve the right to offset any negative balance by any current or future funds you may load to or maintain in your Card Account or funds in any other Card Account you maintain with us now or in the future.

Loading Your Card

Funds can be loaded at any time after the card is successfully activated. Value can be added by requesting funds from your Employer via the Rellevate App or signing into your account at www.rellevate.com. Your employer will be the sole means of adding funds to your Card and your Employer will report all wages and contributions as required by law and you will receive the appropriate notification, for the purposes of tax reporting, from your Employer. We bear no responsibility, whatsoever, for any such reporting or tax liabilities by your Employer. The maximum amount you can load to your Card Account is \$25,000. The maximum Card Account balance is \$50,000. **There may be fees associated with these methods of Card Account loading. For information about the fees, see the Fee Schedule.**

Funds must be loaded to your Card Account using one of the methods described in the preceding paragraph. We will not accept any checks, money orders, or cash mailed to us for deposit, or any inbound wire transfers to your Account. We are not liable for any checks, money order, or cash mailed to us. All checks, money orders, or cash sent to the Bank for loading onto your Card Account will be returned unless your Card Account has a negative balance at the time such check or money order is received, in which case the Bank may in its discretion choose to apply the check or money order proceeds to the negative balance owed.

Employer Loads

Payroll loads are available on your card on paydays, when approved by your employer.

We have no obligation to you in the event that your employer delays in providing or fails to provide funds to load your card.

Additional Card Features

We may offer additional products, features and services to you in connection with your Card, such as SMS text message and e-mail alerts, mobile account services, and other services. Additional terms and conditions may apply. Call 1(877)355-3813 or log onto www.relevate.com for additional information and applicable terms and conditions.

Using Your Card and Limits on Use

The maximum amount that can be spent on your Card per day is \$3000. The maximum amount that can be spent on your Card per month is \$12,000. The maximum value of your Card is restricted to \$50,000. You agree not to use the Card for business purposes. We may, in our sole discretion, close your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the law or the terms of this Agreement. You agree that you will: (i) not use the Card at unlawful domestic or international gambling web sites, or at payment processors supporting unlawful gambling web sites, or to purchase illegal goods or services; (ii) promptly notify us of any loss or theft of the Card; (iii) promptly notify us of the loss, theft, or unauthorized disclosure of any PIN used to access Card funds; and (iv) use the Card only as instructed. We may refuse to issue a Card, revoke or suspend your Card privileges or cancel your Card with or without cause or notice, other than as required by applicable law. You agree not to use or allow others to use an expired, revoked, cancelled, suspended or otherwise invalid Card.

You may use your Card to purchase or lease goods or services anywhere Mastercard debit cards are accepted, subject to the available funds in your Card Account, the transaction limits described, and the other terms and conditions of this Agreement. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined. At the time of each purchase using the Card, you may be asked to sign a receipt for the transaction. The dollar amount of the purchase will be deducted from the value associated with the Card.

If you use your Card at an automated fuel dispenser (“pay at the pump”), the merchant may preauthorize the transaction amount up to \$100.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, a car rental location, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover additional charges, tips or incidental expenses incurred. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days (thirty (30) days for hotels and sixty (60) days for car rentals) for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. Your Card cannot be redeemed for cash except where required by law. You may not use your Card for online gambling, any illegal transaction or for car rental transactions. We may refuse to process any Card transaction that we believe may violate the terms of this Agreement or applicable law.

Each time you use your Card, you authorize us to immediately reduce the value available in your Card Account by

the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card, you shall remain fully liable to us for the amount of the transaction and any applicable fees. We may deduct any amount that you owe us from any current or future funds associated with this or any other Card you activate or maintain.

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 transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account using your Card Account's direct deposit account number. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days or more.

Non-Mastercard Debit Transactions

New procedures are in effect that may impact you when you use your Card at certain merchant locations. In the past, transactions have been processed as Mastercard debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Mastercard debit transaction or as a Maestro transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Mastercard debit transaction if they support the option. Please be advised that should you choose to use the Maestro network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Mastercard debit transactions as described in this Agreement will not apply to transactions processed on the Maestro network. Please refer to the paragraph labeled "Your Liability for Unauthorized Transfers" for a description of these rights and protections applicable to Mastercard debit and non-Mastercard debit transactions.

To initiate a Mastercard debit transaction at the POS, swipe your Card through a POS terminal, sign the receipt, or provide your Card number for a mail order, telephone, or Internet purchase. To initiate a non-Mastercard debit transaction at the POS, enter your PIN at the POS terminal or provide your Card number after clearly indicating a preference to route your transaction as a non-Mastercard debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

Fraudulent or Criminal Card Account Activity

We reserve the right to block, suspend, or cancel your Card if, as a result of our policies and processes, we detect what we reasonably believe to be fraudulent, suspicious, or criminal activity or any activity inconsistent with this Agreement. We may temporarily suspend your Card in the event we detect unusual or suspicious activity. If we exercise this right, we will incur no liability to you because of any resulting unavailability of the funds in your Card Account or your inability to use your Card.

Refunds and Returns

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 and agree to the refund policy of that merchant. The exchange or return of merchandise purchased in whole or in part with the Card will be governed by the procedures and policies of each merchant and applicable law. At the time of any exchange or return, you should present both the merchandise receipt and the Card.

If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. The Issuer, Mastercard, Rellevate or their respective affiliates, employees or agents, including, but not limited to, Rellevate and its affiliates, employees and agents are not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card or any damages resulting directly or

indirectly from the use of the Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.¹

Card Replacement

If you need to replace your Card for any reason, please call 1 (877) 355-3813 or you can replace in the Rellevate App or login to your account at www.rellevate.com. If you are unable to find your Card, you can suspend your Card so no money can be spent, or cash withdrawn while you look for it. Click “Suspend Card” from the “My Card” page in the App or after logging into your account online at www.rellevate.com. Activate a new card by calling 1 (877) 355-3813. Any funds will be transferred to the new card. Do not create a new Rellevate account. Creating a new Rellevate account instead of adding your card to your existing account will result in a delay in transferring the funds between cards. There is a fee for a replacement Card in the amount shown in the paragraph of this Agreement captioned “Fee Schedule”, which will be deducted from the balance associated with the new Card.

Card Expiration

The Card plastic is valid through the expiration date shown on the front of the Card, except where prohibited or modified by applicable law. The funds associated with the Card do not expire. You will not be able to use your Card after the expiration date; however, you may request a replacement Card at no cost to you by following the procedures in the paragraph labeled “Card Replacement.” The new Card will have a value equal to the remaining balance of the expired Card.

Foreign Currency Transactions

If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by the Card Network into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by the Card Network from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate the Card Network itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the Bank may assess a foreign currency conversion fee of 3% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside of the 50 United States, the District of Columbia, Puerto Rico, and other U.S. territories are also subject to this conversion fee even if they are completed in U.S. currency.

If you conduct a transaction in a currency other than U.S. dollars, the merchant, the Card Network or other entity that processes the transaction may convert any related debit or credit into U.S. dollars in accordance with its then-current policies. MasterCard and Visa currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets (note: this rate may be different from the rate the association itself receives), or (b) the government-mandated rate. The conversion rate may be different from the rate in effect on the date of your transaction and date it is posted to your account. In addition to the currency conversion charge, we will impose a charge equal to 3% of the transaction amount (including credits and reversals) for each transaction (U.S. or foreign currency) that you conduct at merchants (including foreign websites) outside the United States.

Receipts

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

Card Account Balance and Transaction History

You are responsible for keeping track of your Card Account available balance. Merchants generally will not be able

to determine your available balance. It is important to know your available balance before making any transaction.

You may obtain information about the amount of money you have remaining in your Card Account by calling 1 (877) 355-3813. This information, along with twelve (12) months history of Card Account transactions, is also available through the Rellevate App or by signing into your account at www.rellevate.com.

If your Card is registered with us (see “Card Registration and Activation,” above) you also have a right to obtain a twenty-four (24) month written history of Card Account transactions by calling 1(877) 355-3813 or writing to us at Paper Statement Request, Rellevate at 700 Canal Street, 1st Floor, Stamford CT 06902. You will not be charged a fee for this information unless you request it more than once per month. In this request, you must include your full name, address and Card number. No paper statements will be mailed without a written request for that particular month. You will not automatically receive paper statements. You agree that these are reasonable procedures for sending and receiving paper statements.

Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. Anytime your remaining Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount resulting in a zero balance on your Card Account.

Refer to the Fee Table in the Rellevate App or by signing into your account at www.rellevate.com. The fee table is under “Agreements” in either the Rellevate App or online.

Unclaimed Property

Applicable unclaimed property law may require us to report to state government authorities any funds remaining with respect to your Card after a certain period of inactivity. In that event, we may try to contact you at the address shown in our records. If we are unable to contact you, we may be required to transfer any funds remaining with respect to your Card to state government authorities as unclaimed property.

Confidentiality

We may disclose information to third parties about you, your Card, or the transactions you make:

- a) Where it is necessary or helpful for completing transactions;
- b) In order to verify the existence and condition of your Card for a third party, such as merchant;
- c) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
- d) If you consent by giving us your written permission;
- e) To our employees, auditors, affiliates, service providers, or attorneys as needed;
- f) In order to prevent, investigate or report possible illegal activity;
- g) As permitted by applicable law; or
- h) Otherwise as necessary to fulfill our obligation under this Agreement.

Please see our Privacy Policy, available at <https://www.suttonbank.com/ /kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf> for further details.. You hereby agree to our collection, use and sharing of information about you and the Card as provided in our Privacy Policy, which is made a part of this Agreement. This Privacy Policy also tells how you can (i) limit the ways we share, or (ii) request corrections to the information we maintain about you.

Our Liability for Transfer Errors

If we do not complete a transfer to or from your Card Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a) If through no fault of ours, you do not have enough funds available in your Card Account to complete the transaction;
- b) If a merchant refuses to accept your Card;
- c) If an ATM where you are making cash withdrawal does not have enough cash;
- d) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- e) If access to your Card has been blocked after you reported your Card lost or stolen;
- f) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
- g) If we have reason to believe the requested transaction is unauthorized;
- h) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
- i) For any other exception stated in our Agreement with you or by applicable law.

Your Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your Card, PIN, Card number, or Card Account number has been lost or stolen, or that the funds have been transferred from your Card Account without your permission. Telephoning is the best way to minimize your possible losses. You could lose all of the money in your Card Account. If you believe your Card has been lost or stolen, or that someone has transferred money or may transfer money from your Card Account without your permission, call us at 1 (877) 355-3813.

If you tell us within two (2) business days after you learn of the loss or theft of your Card, PIN, Card number, or Card Account number, you can lose no more than \$50.00 if someone used your Card, PIN, Card number, or Card Account number without your permission. If you do not notify us within two (2) business days after you learn of the loss, theft, or compromise of your Card, PIN, Card number, or Card Account number and we can prove that we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00.

Also, if your online or written transaction history shows transfers that you did not make, including those by Card, PIN, code or other means, tell us at once. If you do not tell us within sixty (60) days after the earliest of: (i) the date you electronically access your Card Account, if the transfers could be viewed in your electronic history, or (ii) the date we sent the FIRST written history of your Card Account transactions on which the transfers appeared, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified 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.

If you are unable to find your Card, you may put a security hold on your Card so no money can be spent or cash withdrawn while you look for it. Click "Suspend Card" from the Card section in the App or online. You can also unsuspend if you find your card in the same location.

Mastercard Zero Liability Policy - In addition to your limitations of liability under the Your Liability for Unauthorized Transfers section above, your liability for the unauthorized use of your Card Account may also be limited by Mastercard. Subject to the limitations and exclusions stated below, under Mastercard rules, you will have no liability for a transaction that was not authorized by you if you exercised reasonable care in safeguarding the Card from risk of loss or theft, and upon becoming aware of such loss or theft, promptly reported such loss or theft to us by calling 1 (877) 355-3813. The Mastercard Zero Liability Policy is subject to change without notice and changes made

by Mastercard will automatically apply to your Card Account. When these special Mastercard rules do not apply, your potential liability for unauthorized transfers will be as described above.

Contact in the event of unauthorized transfer. If you believe your Card, PIN, Card number or Card Account number has been lost or stolen, call us at 1 (877) 355-3813. Please notify us immediately and we will deactivate your Card and send you a replacement Card. In some cases, we may close your Card Account to keep losses down. Upon your request, we may provide you with a replacement Card. **Return to your employer to obtain a replacement card, and call 1 (877) 355-3813 to transfer funds to your replacement card.**

In Case of Errors or Questions about Your Card Account. Call 1 (877) 355-3813 as soon as you can if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (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. If your Card Account is registered with us, you may request a written history of your transactions at any time by calling us at 1 (877) 355-3813.

You will need to tell us:

Your name and Card Account number
Why you believe there is an error, and the dollar amount involved
Approximately when the error took place

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

We will determine whether an error occurred within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (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 to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card Account.

For errors involving new Card Accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card 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 (3) business days after completing the 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. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this section. If you need more information about our error-resolution procedures, call 1 (877) 355-3813.

Warning regarding unverified prepaid accounts. It is important to register your Card Account as soon as possible. Until you register your Card Account and we verify your identity, we are not required to research or resolve any errors regarding your account. See “Card Registration and Activation” above.

Assignment; Applicable Law; Severability

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Ohio except to the extent governed by federal law.

Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on the Rellevate App or on our website at www.rellevate.com and any such amendment shall be effective upon such posting to that website and your continued use of the card. The Agreement is available on the Rellevate App and at www.rellevate.com. You will be notified of any change in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may discontinue your use of your card at any time and may choose to discontinue your use of the services provided by Rellevate at any time ("Termination"). Your decision to discontinue use of your card and/or the services of Rellevate will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via a check to the mailing address we have in our records. There is no fee for this service. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00. Any request for a return of funds shall be processed within a reasonable period of time after your request.

Overpayment

We and your Employer, where applicable, reserve the right to deduct funds from your Card Account in order to correct a previous error or overpayment to you, and you authorize us (a) to share information as necessary with your Employer in connection with resolving any errors or overpayments related to Payroll loads to the Card and (b) to the extent applicable, to accept instructions from your Employer to add or deduct funds from your Account and, in the case of deductions, to return those funds to your Employer.

No Warranty of Availability or Uninterrupted Use

From time to time the Card services may be inoperative, and when this happens, you may be unable to use your Card or obtain information from your Card, including the available balance of funds associated with your Card. Please notify us at the Customer Service number stated below if you have any problems using your Card. You agree that the Issuer, Mastercard, and their respective affiliates, employees, or agents are not responsible for any interruption of service.

Website and Rellevate App Mobile Application Availability

Although considerable effort is expended to make our website, Rellevate App Mobile Application, and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website, Rellevate App Mobile Application 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.

You agree to act responsibly with regard to our website and Rellevate App Mobile Application and its use. You will not violate any laws, interfere or disrupt computer networks, impersonate another person or entity, violate the rights of any third party, stalk, threaten or harass anyone, gain any unauthorized entry, or interfere with the website's systems and integrity.

We shall not bear any liability, whatsoever, for any damage or interruptions caused by any "computer viruses" that may affect your computer or other equipment. We advise the regular use of a reputable and readily available virus screening and prevention software.

English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

Customer Service

For customer service or additional information regarding your Card, please contact us at:

Rellevate

Address: 700 Canal Street, 1st Floor, Stamford CT 06902

Website: www.rellevate.com

Toll-Free Customer Service Number: 1(877) 355-3813

Customer Service agents are available twenty-four (24) hours a day, seven (7) days a week to answer your calls.

Telephone Monitoring/Recording

You agree that from time to time, without further notice to you, we may monitor and/or record telephone calls and electronic communications between you and us to assure the quality of our customer service or as required by applicable law.

Section Headings

Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

Entire Understanding

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.

Arbitration

You or we may elect to resolve any claim by an individual arbitrator. Claims are decided by a neutral arbitrator. If arbitration is chosen by any party, you and we hereby waive the right to litigate the claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration.

Any claim, dispute, or controversy ("Claim") between you and us arising out of or relating in any way to this Agreement, your Card, your purchase of the Card, your usage of the Card, or transactions on the Card, no matter how described, pleaded or styled, shall be finally and exclusively resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in your state of residence at a location that is reasonably convenient for both parties.

We will pay all fees associated with administration of arbitration, including fees to commence the arbitration. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION, OR PRIVATE ATTORNEY GENERAL ACTION, OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON SHALL BE ALLOWABLE IN ARBITRATION.

This Arbitration Clause shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity. If any portion of this Arbitration Clause is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Solely for purposes of this Arbitration Clause, “We” or “Us” shall mean the Bank and its successors, affiliates or assignees as well as any third party using or providing any product, service or benefit in connection with the Card.

You may reject this Arbitration provision by sending a written rejection notice to us at: _____. Your rejection notice must be mailed within 45 days after you receive your first Card. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Card Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in the cardmember agreements for any other currently open _____ accounts you have will not apply to you, except for any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this section or the Agreement.

Rellevate Mastercard® Paycard is issued by Sutton Bank, Member FDIC, pursuant to a license from Mastercard.

This Cardholder Agreement is effective [INSERT EFFECTIVE DATE].

Address: 700 Canal Street, 1st Floor, Stamford CT 06902

Website: www.rellevate.com

Toll-Free Customer Service Number: 1(877) 355-3813

ALL FEES

GET STARTED		
Card Issuance/Activation	\$0	Fee charged for activation of the card.
MONTHLY USAGE		
Monthly Fee	\$0	This fee will be deducted from your Card Account each month, beginning on the first month after date of activation and each month thereafter on the first few days of the month.

ADD MONEY		
Direct Deposit	\$0	
GET /SEND CASH		
Domestic ATM Withdrawal (In Network) ATM /Allpoint Network	\$2.95	“In-network” refers to the Allpoint ATM network. This is our fee. We will not charge you this fee for the first 2 transactions per month; after 2, there is a \$2.95 fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Domestic ATM Withdrawal (Out of Network)	\$3.50	“Out of Network” refers to all ATMs outside the Allpoint ATM network. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Over the Counter / In Person Bank Teller	\$0	Assessed each time the Card is used at an Over the Counter / In Person Bank Teller. The Bank / Financial Institution may charge an additional fee for each transaction.
ATM Decline Fee	\$0	This is our fee. You may also be charged a fee by the ATM operator.
Card to Card Transfer / Instant Send Money- Person to Person or Me to Me	\$2.95	This is our fee for using Instant Send Money “Card to Card” Transfer to send funds to another person or debit card
Instant Bill Pay	2.95	This is our fee for using Instant Bill Pay (this service is coming soon).
Information		
Automated (IVR) Balance Inquiry Phone Calls	\$0	Fee for each balance inquiry with the Automated (IVR) system.

Other Automated (IVR) Calls	\$0	Fee for each contact with the Automated (IVR) system.
Balance Inquiry Live Agent	\$0	Fee for each balance inquiry with a live agent.
Other Live Agent Phone Calls	\$0	Fee for contact with a live customer service agent.
Email and Text Message Alerts	\$0	Standard text messaging rates may apply.
Paper Statement Fee	\$0	The fee will be charged for each month that a request for an extra statement is made. You may request 1 paper statement each month at no cost.
ATM Balance Inquiry (In Network)	\$0 / \$2.95	“In-network” refers to the Allpoint ATM network. This is our fee. We will not charge you this fee for the first 2 transactions no fee per month; after 2, there is a \$2.95 fee. See below for detail. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Balance Inquiry (Out of Network)	\$3.50	“Out of Network” refers to all ATMs outside the Allpoint ATM network. This is our fee. You
		may also be charged a fee by the ATM operator, even if you do not complete a transaction.
USING YOUR CARD OUTSIDE THE U.S.		
Foreign Currency Fee	3%	Up to 3% of the U.S. dollar amount of each transaction done in a foreign country and/or foreign currency.

International ATM Withdrawal (In Network)	\$0 /2.95	“In-network” refers to the Allpoint ATM network. This is our fee. We will not charge you this fee for the first 2 transactions no fee per month; after 2, there is a \$2.95 fee.
International ATM Withdrawal (Out of Network)	\$3.50	“Out of Network” refers to all ATMs outside the Allpoint ATM network. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry (In Network)	\$0 / 2.95	“In-network” refers to the Allpoint ATM network. This is our fee. We will not charge you this fee for the first 2 transactions no fee per month; after 2 there is a \$2.95 fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry / Out of Network	\$3.50	“Out of Network” refers to all ATMs outside the Allpoint ATM network. This is our fee. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM transaction decline	\$0	
OTHER		
Inactivity Fee	\$2.95	Per Month- After 12 months of Inactivity, Fee maybe \$0.00 depending on the Cardholder’s state of residency
Balance Liquidation	\$0	Per transaction.
Card Replacement	\$4.95	Per replacement card ordered.
Expedited Card Delivery	\$14.95	Per card ordered with expedited delivery.
Balance Refund Paper Check Fee	\$0	This is our fee to issue a paper check.

Register your card for FDIC insurance and other protections. Your funds will be held at or transferred to Sutton Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Sutton Bank 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 Rellevate by phone at 1 (877) 355-3813 or by mail at info@rellevate.com. For general information about prepaid accounts, Mastercard 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.