

STRETCH CARD AGREEMENT

This Cardholder Agreement is effective October 26th, 2022

Last updated: January 24, 2024

CUSTOMER SERVICE CONTACT INFORMATION

Address: Stretch Finance Corporation, PO Box 195097 Dallas, TX 75219

Help Center: <https://help.stretch.money>

Service Number: 1-(877) 275-4115

SHORT FORM DISCLOSURE

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
\$0.00	\$0.00	\$0.00 in-network \$0.00 out-of-network	N/A
ATM Balance Inquiry		\$0.00	
Customer service (automated or live agent)		\$0.00	
Inactivity (after 12 months with no successful customer-initiated transaction)		\$0.00	
We charge no other types of fees.			
No overdraft/credit feature. Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services, please call 1-(877) 275-4115 or visit https://help.stretch.money .			

CONTENTS

[STRETCH CARD AGREEMENT](#)

[SHORT FORM DISCLOSURE](#)

[CONTENTS](#)

[THE CARD PROGRAM](#)

[DEFINITIONS AND GENERAL INFORMATION](#)

[FEE SCHEDULE](#)

[IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT](#)

[BUSINESS DAYS](#)

[FDIC INSURANCE](#)

[THE CARD](#)

[THE ACCOUNT](#)

[IDENTITY VERIFICATION](#)

[OBTAINING AND ACTIVATING A CARD](#)

[SETTING A PIN & PIN SECURITY](#)

[ADDRESS OR NAME CHANGE](#)

[CARD SECURITY](#)

[LOST OR STOLEN CARD NUMBER](#)

[AUTHORIZED USERS](#)

[USING YOUR CARD](#)

[SPLIT TRANSACTIONS](#)

[PAY AT THE PUMP TRANSACTIONS](#)

[MERCHANT AUTHORIZATION HOLDS](#)

[CARD-NOT-PRESENT TRANSACTIONS](#)

[ADDING FUNDS TO YOUR ACCOUNT](#)

[TRANSACTION LIMITS](#)

[FRAUDULENT OR CRIMINAL ACCOUNT ACTIVITY](#)

[CARD ACCOUNT BALANCE AND TRANSACTION HISTORIES](#)

[ACCOUNT ALERTS](#)

[VERIFIED MOBILE DEVICE](#)

[TRANSACTIONS IN FOREIGN CURRENCIES](#)

[RECEIPTS](#)

[REFUNDS AND RETURNS](#)

[CONFIDENTIALITY AND PRIVACY POLICY](#)

[REPLACEMENT OF A LOST, STOLEN, OR DAMAGED CARD](#)

[REPLACEMENT CARDS ON EXPIRATION](#)

[OUR LIABILITY TO YOU](#)

[YOUR LIABILITY](#)

[YOUR RIGHT TO DISPUTE ERRORS](#)

[UNCLAIMED PROPERTY](#)

[AMENDMENT](#)

[ENTIRE AGREEMENT](#)

[CANCELLATION AND SUSPENSION](#)

[ENGLISH LANGUAGE CONTROLS](#)

[TELEPHONE MONITORING AND RECORDING](#)

[WEBSITE AVAILABILITY](#)

[GOVERNING LAW](#)

[LIMITATION OF LIABILITY](#)

[NO WARRANTY FOR UNINTERRUPTED USE](#)

[ARBITRATION CLAUSE](#)

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 FIRST USE YOUR CARD OR CARD ACCOUNT.

YOU MAY WRITE TO USE AT PO Box 195097 Dallas, TX 75219.

THE CARD PROGRAM

This Stretch Prepaid Card Program Cardholder Agreement (this “Agreement”) represents an agreement between you and Sutton Bank, a member of the Federal Deposit Insurance Corporation (“FDIC”) (the “Bank”). It contains the terms and conditions governing your participation in the Stretch Prepaid Card Program (the “Program”) offered by the Bank.

BY ACTIVATING OR USING THE CARD, YOU REPRESENT AND WARRANT THAT YOU HAVE REVIEWED AND UNDERSTAND ALL DISCLOSURES MADE AVAILABLE TO YOU. YOU AGREE TO BE BOUND BY THIS AGREEMENT AND OUR PRIVACY POLICY. PLEASE VISIT [HTTPS://WWW.STRETCH.MONEY/CARDHOLDER-AGREEMENT](https://www.stretch.money/cardholder-agreement) (THE “WEBSITE”) TO VIEW, PRINT, AND SAVE THIS AGREEMENT AND [HTTPS://WWW.SUTTONBANK.COM/_/KCMS-DOC/85/49033/WK-PRIVACY-DISCLOSURE -1218.PDF](https://www.suttonbank.com/_/KCMS-DOC/85/49033/WK-PRIVACY-DISCLOSURE-1218.PDF) TO VIEW, PRINT, AND SAVE OUR PRIVACY POLICY.

DEFINITIONS AND GENERAL INFORMATION

The following definitions and instructions apply to this Agreement.

“You,” “your,” and “Cardholder” means the person who submits an initial request for a Card and is authorized to use a Card as provided for in this Agreement.

“We,” “us,” and “our” means the Bank or its successors, affiliates, and assignees.

“Account” means the account associated with your Card in which we account for the loads, transactions, fees, and other claims related to your Card.

“Card” or “Cards” means the personalized physical card issued to you by Bank, which enables you to make individual electronic fund transfers to and from your Account with Bank.

“Physical Card” means the personalized physical card issued to you by Sutton Bank, which enables you to make individual electronic fund transfers to and from your Account with Bank.

“Tokenized Card” means the token used by a Digital Wallet Provider, such as Apple, Google, Samsung, to secure your Card’s sensitive data when making a transaction.

“Temporary Card” means the temporary card issued to you by Bank, if your card is lost, stolen or damaged, which enables you to make individual electronic fund transfers to and from your Account with Bank. For the avoidance of doubt, the use of your Temporary Card will have the same legal effect as when you use your physical Card.

“Card Network Rules” means the operating rules, operating regulations, and other requirements of the Card Networks.

“Stretch” means “Stretch” as defined in the Stretch [Terms of Use](#).

“Apps” means “Apps” as defined in the Stretch Terms of Use.

You acknowledge and agree that the value available in your Card Account is limited to the funds that you have loaded on your Card Account. You agree to sign the back of the Card immediately upon receipt. The Card can only be used to access value that you have previously loaded onto it. The Card is not connected in any way to any other card or bank account, except to the extent that you have elected to fund it with an outside debit card or bank account. The Card is for personal, family, and household use only. 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 or that may be fraudulent or illegal.

Keep a record of your Account in case your Card is lost, stolen, or destroyed. Please read this Agreement carefully and keep it for future reference.

FEE SCHEDULE

Below is a list of all fees for the Stretch Prepaid Card. All fees assessed by us are deducted from your Account. Stretch or Bank may amend, change or delete these fees in the future as set forth in the Amendment section of this Agreement.

List of all fees:

All Fees	Amount	Details
Get Started		
Card Issuance	\$0.00	Fee charged for card issuance and activation.
Monthly Usage		
Monthly Fee	\$0.00	
Add Money		
ACH Credit	\$0.00	Fee charged when funds are credited to your Account.
Direct Deposit	\$0.00	
Cash Reload	N/A	
Spend Money		

ACH Debit	\$0.00	Fee charged when funds are debited from your Account.
Card to Card Transfer	N/A	
Bill Payment	N/A	
Get Cash		
ATM Withdrawal (in-network)	\$0.00	"In-network" refers to the MoneyPass ATM networks.
ATM Withdrawal (out-of-network)	\$0.00	"Out-of-network" refers to all the ATMs outside the MoneyPass ATM Network. The ATM operator may also charge you a fee, even if you do not complete a transaction.
ATM Decline (in-network)	\$0.00	
ATM Decline (out-of-network)	\$0.00	
Information		
Customer Service	\$0.00	
ATM Balance Inquiry (in-network and out-of-network)	\$0.00	This is our fee. The ATM operator may charge you a fee.
Other		
Inactivity Fee	\$0.00	

Replacement Card	\$0.00	
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Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft or credit feature.

Contact Stretch by phone at 1-(877) 275-4115, by mail at PO Box 195097 Dallas, TX 75219, or visit <https://help.stretch.money>. ALL QUESTIONS ABOUT TRANSACTIONS MADE WITH YOUR CARD MUST BE DIRECTED TO STRETCH, AND NOT TO BANK. Stretch is responsible for servicing your Card and for resolving any errors in transactions made with your Card.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.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](https://www.cfpb.gov/complaint).

IMPORTANT INFORMATION ABOUT OPENING AN 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 APPLIES FOR AN CARD. WHAT THIS MEANS FOR YOU: WHEN YOU APPLY FOR A CARD AND BEFORE WE ISSUE A CARD, WE WILL ASK YOU TO PROVIDE YOUR NAME, PHYSICAL ADDRESS, DATE OF BIRTH, SOCIAL SECURITY NUMBER, AND OTHER INFORMATION (“APPLICANT INFORMATION”) THAT WILL ALLOW STRETCH AND THE BANK TO IDENTIFY YOU.

AFTER YOUR ACCOUNT IS OPENED, WE MAY ASK TO SEE IDENTIFYING DOCUMENTS AT ANY TIME IF WE DEEM IT NECESSARY TO VERIFY YOUR IDENTITY, PHYSICAL ADDRESS, OR TRANSACTIONS ON YOUR ACCOUNT. IF WE ASK FOR SPECIFIC IDENTIFYING DOCUMENTS, WE WILL HAVE THE RIGHT TO CLOSE OR SUSPEND YOUR ACCOUNT IMMEDIATELY IF THOSE SPECIFIC DOCUMENTS ARE NOT PROVIDED. THESE MEASURES ARE SPECIFICALLY

DESIGNED TO HELP US PROTECT YOUR IDENTITY AND IDENTIFY POSSIBLE FRAUD ON YOUR ACCOUNT.

BUSINESS DAYS

Our business days are Monday through Friday, 9 am to 9 pm Central Time and Saturday, 10 AM to 2 PM Central time, excluding Federal holidays. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

FDIC INSURANCE

All funds associated with the Card shall be held in an account with the Bank for your benefit, with the balance of such funds to be reduced through your use of such funds and through the imposition of fees and other charges in accordance with the terms of this Agreement. Those funds are eligible for FDIC insurance up to \$250,000 and will not accrue or pay any interest. The availability of FDIC insurance is contingent upon Stretch or Bank maintaining accurate records and determinations of the FDIC as

receiver at the time of a receivership if Bank should fail. Such coverage is subject to aggregation of all of your deposits held at 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 1-(877) 275-3342, or visit its website at <https://www.fdic.gov>.

You understand that funds provisionally credited to your Card during an error investigation as described in the section titled "Your Right to Dispute Errors" will not be eligible for FDIC insurance until the day after the funds are available for your use.

ELIGIBILITY

To apply for a Card and Account, you must be a resident of the United States, at least 18 years and the age of majority in your State of residence.

THE CARD

Stretch Mastercard® Prepaid Card is issued by Bank under license by Mastercard International. The Card is usable wherever prepaid debit cards bearing the Mastercard (“Card Network”) brand mark 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 personal checking or savings account. Your Card is NOT a bank deposit account, and is not a credit card, or a charge card that allows you to make purchases, obtain advances, and pay later.

The Card will remain the property of the Bank. You must surrender the Card on demand. The Card is non-transferable, is not for resale, and may be canceled, repossessed, or revoked without prior notice, subject to applicable law.

THE ACCOUNT

Each time you use your Card, you authorize us to reduce the value available in your Account by the transaction amount. You agree that the value of your Card is limited to the available funds in your Account. Nevertheless, if a transaction exceeds the available funds in your Account, you are liable to us for the transaction amount.

Therefore, we may deduct any amount you owe us from any future funds received in your Account. You will not receive any interest on the funds in your Account. In addition, you agree that when you have both a Temporary Card and a physical Card, both Cards access the same Account.

IDENTITY VERIFICATION

A Card will not be issued to you until we have successfully verified your identity. In order to do that, we will require the information described in “Important Information About Opening a Card Account” and such other information as we deem appropriate to verify your identity. If we are unable to verify your identity, you will not receive a Card.

OBTAINING AND ACTIVATING A CARD

If you make a request, we will send an unactivated Card to your address on file. You will receive your Card between 1-5 business days after we process your request.

When you receive your Card, you will need to activate it and choose a personal identification number ("PIN"). You agree to sign the back of the Card immediately upon receipt. You may activate your Card by following any directions for activation provided by Stretch. By activating your Card, you represent and warrant to us that: (a) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (b) you are a U.S. citizen or legal alien residing in the United States; (c) the Applicant Information is truthful, accurate, current, and complete; (d) you received a copy of this Agreement and our Privacy Policy and agreed to be bound by and to comply with their terms; and (e) you accept your Card.

We reserve the right to close your Account and cancel your Card if you do not activate your Card within 60 days from the date your Application was approved.

SETTING A PIN & PIN SECURITY

To activate your Card, you will need to set a PIN. When selecting a PIN, you should not use numbers or words that appear in your wallet, for example, your date of birth, address, or social security number. Instead, memorize your PIN and do not share it with anyone. You must remember your PIN and not share it with anyone. Do not write the PIN on a Card.

ADDRESS OR NAME CHANGE

You are responsible for notifying us of any change in your name, physical address, mailing address, email address, or phone number. Requests for address or name changes may be subject to additional verification requirements. We will only attempt to communicate with you by using your most recent contact information. You agree that any notice or communication sent to you at an address noted in our records shall be adequate unless we have received an address change notice from you and we have had a reasonable time to rely on such information. However, we cannot accept responsibility for any email messages not received by you or for any delay in

receiving or delivering any email notification. If you make your email account available to any other individual, you agree that you are responsible for any release of any Account information to such individual.

CARD SECURITY

Don't share your Card number or PIN with anyone, especially over email or text message. Instead, ensure your Card number is secured with encryption when you use your Card to perform transactions over the Internet or wireless networks. If you believe anyone has gained unauthorized access to your Card Number, you should advise us immediately.

LOST OR STOLEN CARD NUMBER

Contact Customer Service immediately if you believe: (a) your Card or Card number has been lost or stolen, or (b) someone has transferred or may transfer funds from your Account without your permission, or (c) another person knows your PIN.

Immediately contacting us by telephone at 1-(877) 275-4115 or by following directions in the Stretch Apps to report a lost, stolen, or compromised Card is the best way to minimize your possible losses.

AUTHORIZED USERS

You are responsible for all authorized transactions initiated and fees incurred using your Card. For example, 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, unless and until you notify us that such person is not authorized to use your Card, Card Account or Card number, and you will be liable for all transactions and fees incurred by those persons. Until you have provided such notice to us, you are wholly responsible for each Card associated with your Account, except as provided in Your Liability for Unauthorized Transfers (below) or otherwise limited by law.

USING YOUR CARD

You may use your Card to transact anywhere Mastercard is accepted as long as you do not exceed the value available on your Account. You acknowledge and agree that:

(i) the Card is for personal, family, or household purposes use only, and you will not use the Card for any business purposes; (ii) you will only use the Card as permitted under applicable law, the Card Network Rules, and this Agreement; (iii) you will not use the Card at online gambling web sites or at payment processors supporting online gambling websites; (iv) you will not use the Card for any escort services; (v) you will not use the Card to purchase illegal goods or services, or to initiate a transaction that violates applicable law or the Card Network Rules; (vi) you must surrender a revoked Card to the Bank, and you will not use, or allow others to use, an expired, revoked, canceled, suspended, or otherwise invalid Card; (vii) you will promptly notify us of any loss or theft of the Card; (viii) you will promptly notify us of the loss, theft, or unauthorized disclosure of any PIN used to access Card funds; and (ix) your Card cannot be redeemed for cash, except where required by applicable law.

SPLIT TRANSACTIONS

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 the merchant permits it, you must tell the merchant to charge only the exact amount of funds available on 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 before 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 amount of the purchase will be deducted from the value associated with the Card.

PAY AT THE PUMP TRANSACTIONS

If you use your Card at an automated fuel dispenser (“pay at the pump”), the merchant may pre-authorize the transaction up to a certain amount, which could exceed \$120. However, if you have sufficient funds available in your Account and your Card is declined, you may be able to pay for your purchase inside with the cashier.

MERCHANT AUTHORIZATION HOLDS

Suppose you use your Card at a restaurant, a hotel, or another merchant where the total purchase price may not be known at the time of purchase. In that case, the merchant may pre-authorize the transaction amount for an amount that exceeds the purchase amount to ensure sufficient funds are available to cover tips, incidental expenses, or other applicable amounts. Any preauthorization amount will place a temporary hold on your available funds on the Card until the merchant sends the final payment amount of your purchase. The hold is removed after receipt of the final payment amount. However, the hold may take up to seven (7) days (thirty (30) days for hotels) to clear. During the hold period, you will not have access to funds in your Account for the pre-authorized amount.

CARD-NOT-PRESENT TRANSACTIONS

If you use your Card without presenting it to the merchant in person (such as a mail-order, telephone, or Internet purchase), the legal effect will be the same as if you presented the Card to the merchant in person. For security reasons, we may limit the amount or number of transactions you can make on your Card. Your Card cannot be redeemed for cash except where required by law. You may not use your Card for

online gambling or any illegal transaction. We may refuse to process any Card transaction that we believe may violate the terms of this Agreement or applicable law. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card.

ACH TRANSFERS AND DIRECT DEPOSITS

Your Account's account number and bank routing number can be used to initiate a transfer through the Automated Clearing House system from an external bank account and preauthorize direct deposits into your Account.

Direct deposits can be set up with your employer. Please understand that we do not control direct deposit settings with your employer.

Any transfer made through the Automated Clearing House system and received in a name other than the name on your Application will be returned to the originator. Any ACH transfer or direct deposit directed to a closed Account will be returned to the originator.

ACH AUTHORIZATION STATEMENT

By opening an Account, you give your electronic signature authorizing Stretch to electronically debit and credit any external funding source linked to your Account through the Automated Clearing House system, and if applicable, to correct erroneous debits and credits. This authorization will remain in effect until you notify Stretch in writing to cancel.

ADDING FUNDS TO YOUR ACCOUNT

You may load your Account: (a) by arranging to have all or a portion of your paycheck, government benefits payment, or tax refund check deposited onto your Card using the Automated Clearing House system; (b) by originating a transfer of funds through the Automated Clearing House system from an external bank account held in your legal name and located in the United States.

You must load funds to your 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 a deposit or any inbound wire transfers to your Account.

Availability of funds loaded to your Account may vary but will generally be available within three (3) to seven (7) business days. Fund availability and processing times are subject to change at any time and may be delayed at the Bank or Stretch's sole discretion to prevent fraud or money laundering. 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 Account will be returned unless your 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.

TRANSACTION LIMITS

This Section describes the maximum amount that you can spend, transfer or withdraw using your Card during the time periods described in this Section.

First 90 days

In the first 90 days after you activate your Card, the following limits may apply:

- Per-Transaction Spending Limit. The maximum amount you can spend using your Card is \$1,500 per transaction.
- Daily Spending Limit. The maximum you can spend using your card per day is \$2,500.
- Thirty-Day Spending Limit. The maximum amount you can spend using the Card in thirty (30) days is \$5,000.
- Withdrawal Limits. The maximum amount that you can withdraw at an ATM or a POS device is \$200 per transaction, \$200 per day, and \$1,000 per month.

After 90 days

After your Card have been active for more than 90 days, the following limits apply:

- Per-Transaction Spending Limit. The maximum amount you can spend using your Card is \$1,500 per transaction.
- Daily Spending Limit. The maximum you can spend using your card per day is \$2,500.

- **Thirty-Day Spending Limit.** The maximum amount you can spend using the Card in thirty (30) days is \$5,000.
- **Withdrawal Limits.** The maximum amount that you can withdraw at an ATM or a POS device is \$500 per transaction, \$500 per day, and \$2,500 per month.

To protect your Account, we may temporarily impose limits on the dollar amount, number, and type of transactions performed using your Card and your Account. To the extent permitted by applicable law, we reserve the right to (a) change the transaction limits; (b) limit, block, or place a hold on certain types of transfers or transactions; and (c) limit, suspend, or block transfers from particular persons, entities, or Accounts.

With your PIN, you may use your Card to obtain cash from any ATM or point-of-sale (“POS”) device, as permissible by a merchant that bears the mark of the Card Network on your Card. All ATM transactions are treated as cash withdrawal transactions. Any funds withdrawn from an ATM or POS device will be subject to the maximum amount spent on your Card every 24-hour period. In addition, there are limits on the dollar amount of transactions you can make with your Card each day and each month.

FRAUDULENT OR CRIMINAL ACCOUNT

ACTIVITY

We reserve the right to block, suspend, or cancel your Card if we detect what we reasonably believe to be fraudulent, suspicious, criminal, or any activity inconsistent with this Agreement. For example, we may temporarily suspend your Card if 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 Account or your inability to use your Card.

CARD ACCOUNT BALANCE AND

TRANSACTION HISTORIES

You are responsible for keeping track of your Account's available balance. You may obtain information about the amount of money remaining in your Account by calling 1-(877) 275-4115 or log in to your Stretch account at <https://app.stretch.money>.

You may obtain information about the amount of money remaining in your Account by calling 1-(877) 275-4115. This information, along with a 12- month history of the Account transactions, is also available through the Stretch Apps. You also have the right to obtain at least 24 months of a written record of your transactions by calling 1-800-969- 1940 or by writing us at Stretch Finance Corporation, PO Box 195097, Dallas, TX 75219, USA. You will not be charged a fee for this information unless you request it more than once per month.

Merchants generally will not be able to determine your available balance. Therefore, knowing the available funds in your Account before performing a transaction is essential. The transaction will be declined if you do not have sufficient available funds in your Account to cover the transaction amount.

You acknowledge and agree that the available funds do not include funds subject to a hold. Therefore, you are not authorized to use funds added to your Account in error.

Any transaction that could create a negative balance for your Account is not permitted.

Adjustments may be made to your Account to reverse an error, reflect a merchant adjustment, or resolve a dispute regarding a transaction posted to your Account.

These processing and adjustment entries could cause your Account to have a negative balance.

Suppose your Account has a negative balance. In that case, you agree: (a) that we may automatically apply any subsequent deposits to your Account to satisfy the negative balance and (b) to pay us on demand by a personal check, money order, or other payment method authorized by us for the amount of the negative balance.

Suppose no future funds are added to your Account. In that case, we may send you a notice explaining the reason for the adjustment and requesting payment by a personal check, money order, or another payment method to satisfy the negative balance. If your Account has a negative balance for more than 180 days, we may cancel your Card and Account.

ACCOUNT ALERTS

If you provide your mobile phone number, you expressly consent to receive text messages we may send relating to your Card or Account at that mobile phone number. In addition, third-party data and message fees may apply.

VERIFIED MOBILE DEVICE

When using the Stretch Apps, you may provide a valid mobile device number in the Stretch Apps and verify that number as instructed by us. For example, to verify your mobile phone number, we may send you a code via text message to the mobile phone number you provided, and you must enter that code as we instructed. If you change your mobile phone number, you must promptly provide and verify your new mobile phone number.

PREAUTHORIZED TRANSFERS

No preauthorized transfers will be allowed. This means that you cannot schedule in advance for recurring transfers to be made from your Card or Account.

TRANSACTIONS IN FOREIGN CURRENCIES

International transactions are not permitted.

RECEIPTS

You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines. You should get a receipt when you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

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.

Neither the Bank, the Card Network, the Processor nor the Program Manager, nor their respective affiliates, employees, or agents are 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.

CONFIDENTIALITY AND PRIVACY POLICY

Your privacy is very important to us. We may disclose information to third parties about your Account or the transfers you make: (a) where it is necessary for completing transfers; (b) if you give us written permission; (c) in order to verify the existence and condition on your Account for a third party, such as a credit bureau or merchant; (d) in order to comply with government agency or court orders; (e) as permitted and required by applicable law; and (f) as otherwise provided in our Privacy Policy.

Please see Stretch's and the Bank's Privacy Policies (the "Privacy Policies"), available at <https://www.stretch.money/privacy> and https://www.suttonbank.com/_/kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf, for further details.

REPLACEMENT OF A LOST, STOLEN, OR DAMAGED CARD

If your Card is lost, stolen, or damaged, you may request a new Card through the Stretch Apps or by calling 1-(877) 275-4115. You may also request a Temporary Card. The Temporary Card will automatically be deactivated when your new physical Card is activated. If you do not activate your new physical Card, the Temporary Card that was issued to you will expire after 30 days from the date of issuance.

REPLACEMENT CARDS ON EXPIRATION

Your Card will expire, but the funds associated with a Card do not expire. Therefore, you will not be able to use your Card after the expiration date. You can view the

expiration date of your Card in the Stretch Apps, and the expiration date on the back of itself.

When your Card is within 30 days of expiring, your Account is in good standing, and you have available funds on the Card, we will issue you a new Card before the expiration date. Before sending a Card, we will need you to confirm your address. If you do not confirm your address, we will not send a new Card.

OUR LIABILITY TO YOU

If we do not complete an electronic fund transfer to or from your Account on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable if: (a) through no fault of ours, you do not have enough available funds in your Account to perform the transaction; (b) circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption, or natural disaster) prevent or delay the transfer despite reasonable precautions taken by us; (c) the system, ATM, or point-of-sale terminal was not working correctly, and you knew about the problem when you initiated the transaction; (d) the funds in your Account are subject to legal process or are otherwise not

available for transactions; (e) the merchant refuses to accept your Card; (f) if access to your Card has been blocked after you reported your Card lost or stolen; (g) if we have reason to believe the transaction is unauthorized; (h) the transaction cannot be completed because your Card is damaged; or (i) any other exception stated in this Agreement.

YOUR LIABILITY

Tell us AT ONCE if you believe your Card, PIN, or Account Number have been lost or stolen or that your funds have been transferred from your Account without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your Card, PIN, or Account Number, you can lose no more than \$50 if someone used your Card, PIN, or Account Number without your permission.

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

transaction history shows transfers that you did not make, including those made by card, PIN, code or other means, tell us at once. If you do not tell us within 60 days after: (i) you electronically access your Account, if the transfers could be viewed in your electronic history, or (ii) the date we sent the first written history of your Account transactions on which the transfers appeared, you may not get back any value in your Account that you lost after the 60 days if we can prove that we could have stopped someone from taking the value in your Account if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in event of unauthorized transfer. If you believe your Card, PIN or Account Number has been lost or stolen, call 1-(877) 275-4115 or write: Stretch Finance Corporation PO Box 195097 Dallas TX 75219.

YOUR RIGHT TO DISPUTE ERRORS

In Case of Errors or Questions about your Prepaid Account, Telephone us at 1-(877) 275-4115 if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt for your prepaid

account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-(877) 275-4115. You will need to tell us:

1. Your name and Account number;
2. Why you believe there is an error, and the dollar amount involved;
3. Approximately when the error took place;

If you tell us orally, we may require that you send 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 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.

For errors involving new accounts, point-of-sale (POS) transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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. If you need more information about our error-resolution procedures, call 1-(877) 275-4115.

UNCLAIMED PROPERTY

If your Account has not been used to make a transaction within a five-year period, we will consider your Account inactive. If this happens, applicable law may require us to report these funds to state government authorities as unclaimed property. In that event, we may try to contact you at the address shown in our records. If this occurs, we may attempt to locate you at the address shown in our records. If we cannot find

you, we may be required to deliver any funds in your Account to the applicable state as unclaimed property.

AMENDMENT

We may add to, delete, or amend this Agreement at any time in our sole discretion without providing notice to you, subject to applicable law. We reserve the right, subject to applicable law, to deliver to you any notice of changes to existing terms or the addition of new terms by posting an updated version of this Agreement on the Stretch website or delivering notice of changes to you electronically. However, if the change is made for security purposes, we can implement such change without prior notice.

ENTIRE AGREEMENT

This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, concerning its subject matter and supersedes any prior or contemporaneous understandings or agreements concerning their subject matter.

CANCELLATION AND SUSPENSION

We may cancel or suspend your Card, your Account, or this Agreement immediately, for any reason, and without notice to you. You may cancel your Card, your Account, or this Agreement at any time by notifying Customer Service at support@stretch.money. Cancellation or suspension of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to such cancellation or suspension. If your Account is canceled, 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. The Bank reserves the right to refuse to return the unused balance if it is less than \$1.00.

ENGLISH LANGUAGE CONTROLS

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

TELEPHONE MONITORING AND RECORDING

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

WEBSITE AVAILABILITY

We make a considerable effort so that our website and communications channels are available around the clock. However, we do not warrant these channels to be open 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 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 concerning our website 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 for any damage or interruptions caused by any "computer viruses" that may affect your computer or other equipment. Therefore, we advise the regular use of reputable and readily available virus screening and prevention software.

GOVERNING LAW

This Agreement will be governed by and construed in accordance with the laws of the State of Ohio, consistent with the Federal Arbitration Act, without giving effect to any principles that provide for the application of the law of another jurisdiction.

LIMITATION OF LIABILITY

NEITHER WE NOR STRETCH 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. IF WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES, UNLESS APPLICABLE LAW PROVIDES OTHERWISE. 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 OR STRETCH WILL BE LIMITED TO THE TOTAL FEES PAID BY YOU TO US AND

STRETCH OVER THE 6 MONTH PERIOD PRECEDING THE CLAIM. SOME STATES LIMIT OR PROHIBIT THE DISCLAIMER OF WARRANTIES, THE EXCLUSION OF CONSEQUENTIAL DAMAGES OR LIMITATIONS ON LIABILITIES, SO CERTAIN ASPECTS OF THIS SECTION MAY NOT APPLY TO YOU.

NO WARRANTY FOR UNINTERRUPTED USE

From time to time, the Card services may be inoperative. 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 neither the Bank, the Card Network, the Program Manager, nor any of their respective affiliates, employees, or agents are responsible for any service interruption.

ARBITRATION CLAUSE

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 the administration of arbitration, including costs 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 Issuer, and its respective 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 PO Box 195097 Dallas, TX 75219 or legal@stretch.money. Your rejection notice must be mailed 45 days after your first card purchase. Your rejection notice must state that you reject the Arbitration provision and include your name, address, 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 Cardholder Agreement 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.

This card is issued by Bank pursuant to a license by Mastercard International Incorporated.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

