

Alterna Prepaid Mastercard®

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$5.95†	\$0	\$2.25*	\$5.95*

ATM balance inquiry	\$1.00
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Customer service	\$0
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Inactivity (after 90 days with no transactions)	\$2.99
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We charge 6 other types of fees. Here is 1 of them:

Replacement Card	\$6.95
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† This fee is waived if you make at least one direct deposit load within the previous calendar month

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

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 in the cardholder agreement or call 1-855-2-Alterna (1-855-225-8376) or visit

www.Alternacard.com

The Alterna Prepaid Mastercard® is issued by First National Bank, Member FDIC, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. This card may be used everywhere Debit Mastercard is accepted

List of all fees for Alterna Prepaid Mastercard® (“Fee Schedule”)

All fees	Amount	Details
Monthly usage		
Monthly fee	\$5.95	This is our fee and it is assessed on the first of every month beginning the month after you purchase a card. We will waive this fee if you make at least one direct deposit load during the previous calendar month.
Add money		
Cash reload	\$5.95	This is not our fee. Participating retail locations may assess a fee up to \$5.95 when loading cash to your card through Mastercard RePower reload networks. Locations may be found at RePower Locations . Fees may vary by location and are subject to change. You can arrange to have payroll or other payments direct deposited to your account at no charge.
Card-to-Card Transfer	\$0.50	This is our fee and it is assessed when you transfer funds from your card account to another Alterna card account within the program. The fee is \$1.95 per card-to-card transfer if performed by a Customer Service Rep.
Bank-to-Card Transfer	\$1.00	This is our fee and it is assessed when you transfer funds from an outside bank account to your Alterna prepaid card.
Mobile Check Load	Greater of: \$5.00 or 5% of check amount	This is not our fee. The service provider, Ingo Money, Inc., may impose a fee up to \$5.00 or 5% of the check amount, whichever is greater. Delayed funding (estimated up to 10 days) is currently available at no charge. Fees assessed by the service provider are subject to change. Visit www.ingomoney.com for further details.
Get cash		
ATM withdrawal (U.S.)	\$2.25	This is our fee and is charged at all ATMs. We will waive this fee for the first ATM transaction if you make at least one direct deposit load during the calendar month. The owners of ATMs or other networks may charge you to use their terminals and you may be charged a fee for a balance inquiry even if you do not complete a transaction. These other fees and charges will be deducted from your account. You can request cash back at no charge by selecting “debit” and entering your PIN when making a purchase at a retail location.
Bank teller cash withdrawal (U.S.)	\$3.00	This is our fee and is charged each time you request an over-the-counter cash withdrawal from your account from a bank teller. A fee may also be assessed by a financial institution that is not a Mastercard member financial institution. You can request cash back at no charge by selecting “debit” and entering your PIN when making a purchase at a retail location.
ATM decline (U.S.)	\$0.50	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.Alternacard.com or calling the toll-free number on the back of your card.
Information		
ATM balance inquiry (U.S.)	\$0.50	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.Alternacard.com or calling the toll-free number on the back of your card.
Using your card outside the U.S.		
POS Signature and PIN-based International transactions	3.0% of transaction amount	We charge 3% of the U.S. dollar amount of each transaction you make outside the United States. If you make a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by Mastercard using a rate selected by Mastercard based on the date the transaction is processed, which may be a different rate than the rate in effect on the date you made the transaction. The currency conversion rate established by Mastercard is in addition to the foreign transaction fee we assess.
International ATM Withdrawal	\$4.00 + 2.0% of transaction amount	We charge \$4 plus 2% of the U.S. dollar amount of each ATM withdrawal you make outside the United States. The owners of ATMs may charge you for the transaction and for a balance inquiry even if you do not complete the transaction. If you make a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by Mastercard using a rate selected by Mastercard based on the date the transaction is processed, which may be a different rate than the rate in effect on the date you made the transaction. The currency conversion rate established by Mastercard is in addition to the foreign transaction fee we assess.
International ATM or purchase decline	\$1.00	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.Alternacard.com or calling the toll-free number on the back of your card.
International ATM balance inquiry	\$1.00	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.Alternacard.com or calling the toll-free number on the back of your card.
Other		
Replacement card	\$6.95	This is our fee and is charged each time you request a replacement card prior to the expiration date. This fee will not be charged if you have reported unauthorized transactions on the card.
Expedited card delivery	\$30.00	This fee is charged each time you request a replacement Card to be delivered to you on an expedited basis (generally within 3 business days). The fee is charged in addition to the Replacement Card Fee.

Inactivity	\$2.99	This is our fee. You will be charged \$2.99 each month after you have not completed a transaction using your card for 90 days. The inactivity fee of \$2.99 will be billed instead of the monthly fee of \$5.95.
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Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to First National Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event First National Bank fails, if specific deposit insurance requirements are met and we have been able to verify your identity. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact us by calling 1-855-2-Altern (1-855-225-8376), by mail at P.O. Box 81888, Las Vegas, NV 89180-1888, or visit www.Alternacard.com.

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

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

Please read these terms and conditions (“Agreement”) carefully. **This Agreement contains an arbitration clause requiring all claims to be resolved by way of binding arbitration.** Your Alterna Prepaid Mastercard® account is governed by this Agreement. In this Agreement, “Bank” means First National Bank, Member FDIC, and the issuer of your card and account. “You” and “your” refers to the person who applied for the account. “Account” means the account associated with your card that we open for you to hold funds deposited by or on your behalf. “Card” means the Alterna Prepaid Mastercard, including both a Plastic Card and a Virtual Card, issued to you by us pursuant to a license from Mastercard International Incorporated and distributed and serviced by Cascade Financial Technology Corp. “Program Manager” means Cascade Financial Technology, Inc. “We,” “us,” and “our” mean the Bank, and its successors, affiliates or assignees. By activating or using your Card or Account, you agree to this Agreement. If you do not agree to the terms of the Agreement, do not activate or use your Card or Account. You can cancel your Card by calling us at the number below (see “Contact Us” Section). Our business days are Monday through Friday, excluding federal holidays. Any reference to “days” found in this Agreement are calendar days unless indicated otherwise.

Contact Us

Mailing Address: Alterna Card, P.O. Box 81888, Las Vegas, NV 89180-1888

Phone Number: 1-855-2-Alterna (1-855-225-8376)

Website: www.alternacard.com

General Information

The Card is a prepaid card. It allows you to load (deposit) funds and then access the funds you have loaded using your Card. It is not a checking or savings account and is not connected to any other account you may have. It is also not a gift card and is not a credit card. You will not receive interest on the funds in your Account. The funds in your Account will be insured to the maximum limit provided by the FDIC as long as we have been able to verify your identity. Your funds will never expire, regardless of the Card expiration date. You may access your funds using your Plastic Card or the Card number associated with your Virtual Card. You will be issued a Plastic Card upon registration. You may request a Virtual Card anytime using our website or mobile applications. You may have and use a Plastic Card and a Virtual Card at the same time, both forms of your Card allow you to access the funds available in your Card Account. You have the same rights and responsibilities under this Agreement whether you use a Plastic Card or a Virtual Card.

a. Plastic Card. Your Plastic Card will be mailed to the address provide to us during the registration process. When you receive your Plastic Card, you will need to set a PIN and activate your Card prior to use.

b. Virtual Card. You may request a Virtual Card through either the mobile app or the website. Your Virtual Card will be displayed in the mobile app or the website and will be activated and ready for use after the first successful load of funds to your Card Account. You may access the funds in your Card Account by using your Virtual Card Number for transactions or purchase initiated over the phone or online. You will not receive a PIN for your Virtual Card.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires that we obtain, verify and record information about each person who opens an account with us. What this means for you: when you open an Account, we will ask for your name, address, date of birth, social security number or individual taxpayer identification number (ITIN) and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Responsibility for the Account

a. Negative Balances. Except as otherwise described in this Agreement, you are responsible for all transactions and fees on your Account. You agree not to initiate transactions for more than the available balance in your Account. If your Account has a negative balance, you agree to load funds promptly so it is not negative. We may deduct the negative balance owing from any funds loaded to your Account or any other account you have with us. If your Account has a zero or negative balance, we may, at our option, cancel your Account without notice.

b. Authorized Users. You may not request an additional Card. If you permit another person to have access to your Card or Card Number, you are liable for all transactions made with the Card, Card Number or Account Number, and all related fees incurred, by those persons.

Personal Identification Number (PIN)

You will need to set a PIN when you activate your Card. Only one (1) PIN will be issued for each Card. You will need the PIN to get cash at an ATM, make a PIN purchase at a merchant or to obtain cash back at a merchant.

Card Account Access

Once your identity has been verified, you may add funds to your Account (see Section labeled “Adding Funds to Your Card Account”). After your Card has been successfully activated, you may: (1) purchase goods or services wherever your Card is honored (see Section labeled “Using Your Card for Purchases”), (2) withdraw cash from your Account using your Card (see Section labeled “Using Your Card to Get Cash”). Some of these services may not be available at all terminals.

Transaction Limitations

Use of your Card is subject to the limitations below, and no transaction may exceed the value available in your Account. For security reasons, we may further limit the amount or number of transactions you can make with your Card on a daily or monthly basis, or in the aggregate, and we may limit the dollar amount of transactions to or from your Account. We may increase or decrease these limits or add additional limits from time to time in our sole discretion without prior notice to you except as required by law.

Limitation type	Frequency and/or dollar limits (for typical transactions)
Card limits	
Maximum Card Account balance	\$10,000 at any given time
Load limits	
Total loads	Any combination of the load types listed below to not exceed the maximum balance of \$10,000.00 per day and \$15,000.00 per month
Direct deposit	Up to a maximum of \$10,000.00 per day and \$15,000.00 per month using your other bank’s website, direct deposit, or other ACH transactions not originated by us.
Cash reload	Up to a maximum of \$1,000.00 per day and \$5,000.00 per month
Card-to-Card transfers (when available)	Up to a maximum of \$500.00 per day and \$3,000.00 per month
Bank-to-Card transfers	Up to a maximum of \$1,000.00 per day and \$2,000.00 per month
ACH deposits (Bank-to-Card transfers)	Up to a maximum of \$1,000.00 per day and \$2,000.00 per month using our website or mobile applications.
Withdrawal limits	
Total withdrawals	Any combination of the withdrawal types listed below to not exceed the maximum of \$5,000.00 per day and \$15,000.00 per month
Cash withdrawals (ATM or point of sale)	Up to a maximum of \$500.00 per day and \$3,000 per month. Third parties (ATM operators or point of sale merchants) may have their own limits.
Cash withdrawal (over the counter from bank teller)	Up to a maximum of \$2,500.00 per day and \$3,000 per month. Third parties (financial institutions) may have their own limits.
Card-to-Bank transfers	Up to a maximum of \$100.00 per day and \$500.00 per month
Purchase limits	
Card purchase (signature & PIN)	Up to a maximum of \$5,000.00 per day and \$15,000 per month.

Adding Funds to Your Card Account

You can add (load) funds to your Account after your identity has been verified and your Card activated subject to the limitations in the Section labeled “Transaction Limitations”. The options to load your Account are

described in more detail on our website and mobile applications. All loads are reviewed for anti-fraud verification that may delay your access to the funds. We also have the right to reject any loads and return them to the sender. All loads must be in U.S. dollars from a U.S. based location. We may offer options for you to use third parties to load cash or checks to your Account. We do not provide these services and are not responsible for any service issues. These third parties may charge a service fee. See our Fee Schedule or our website for additional details. You cannot otherwise load your Account by check or money order.

We will provide you with our bank routing number and a 14-digit Account number for you to use to direct deposit funds to your Account. You may obtain this information after logging in to our website or mobile applications. You agree to use our routing number and your assigned 14-digit Account number only to make direct deposits to your Account from U.S. based location. The 16-digit number on your Card should not be used for making direct deposits or your deposits will be rejected. You are not authorized to use the Bank's routing number and Account Number if you do not have sufficient funds in your Card Account or to make a debit transaction with a paper check, check-by-phone or other item processed as a check. These debits will be declined and your payment will not be processed.

You may also use the Mobile Check Load service offered by Ingo Money, Inc. (a third-party service provider) to load funds from eligible checks to your Card Account using your mobile device. Even though we may allow use of the Mobile Check Load service to add money to your Card Account, we do not provide this service and are not responsible for any service-related issues. To use this service, you will need to agree to the terms and conditions the service provider establishes. Although we do not charge any fees in connection with Mobile Check Loads, the service provider providing such service may charge a fee depending on the funding option you select. See our Fee Schedule for additional details. The terms and conditions, including the applicable fees, will be provided to you at the time you sign up for the service. You may sign up for this service by visiting www.ingomoney.com. The service provider should notify you about any fee for a particular deposit before you authorize the deposit. Generally, you will not have access to the money you load via the Mobile Check Load service until your check clears (this can take up to ten (10) business days). The service provider may offer immediate funds availability for a fee. See the Ingo Money Service Terms and Conditions at <https://www.ingomoney.com/terms-conditions> for limitations and complete details. You cannot otherwise load your Card Account by check or money order.

Using Your Card for Purchases

You can use your Card to make purchases everywhere Debit Mastercard is accepted, subject to the limitations in the Section entitled "Transaction Limitations". We reserve the right to limit or block the use of the Card in foreign countries due to fraud or security concerns or to comply with applicable law. If you do not have enough funds available in your Account for the entire purchase, you can ask the merchant to charge part of the purchase to your Account and pay the remaining amount with other funds. These are called split transactions and some merchants do not permit them. Your Account cannot be used for illegal charges, at casinos or gambling websites. If you return merchandise, you agree that the refund will be credited to your Account. You are not entitled to a check refund unless your Card has been closed. The amounts credited to your Card for refunds may not be available for up to five (5) days from the date the refund transaction occurs. If you use the Card number for mail, telephone or internet purchases, we will treat these transactions the same as if you had used your Card. Point of sale transactions cannot be reversed. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold of funds equal to the estimated purchase amount, for up to seven (7) days.

When you use your Card to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your available funds for the amount indicated by the merchant (which may be more than the final amount). If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Transactions at certain merchants that authorize high dollar amounts, especially rental car companies and hotels, may cause an "authorization" or "hold" on your available balance for up to 90 days. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your Account for the correct amount of the final transaction and will release the hold on any excess amount when the transaction is posted.

If you intend to use your Card for recurring transactions, you should monitor your balance and ensure you have funds available in your Card Account to cover the transactions. "Recurring transactions" are transactions that are authorized in advance by you to be charged to your Card at substantially regular intervals. We are not responsible if a recurring transaction is declined because you have not maintained a sufficient balance in

your Card Account to cover the recurring transaction. If these recurring transactions may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Using Your Card to Get Cash

You can use your Card and PIN to get cash at ATMs displaying Mastercard, Maestro®, or Accel® names or logos. The minimum cash from an ATM is \$20.00. You can also get cash using your Card and PIN at a merchant checkout if the checkout displays the Mastercard debit, Maestro or Accel names or logos. You may also request an over-the-counter cash withdrawal from a bank teller at any bank that participates in the Mastercard network. We reserve the right to limit or block the use of the Card in foreign countries due to fraud or security concerns or to comply with applicable law. Cash withdrawals are subject to the limitations in the Section entitled “Transaction Limitations”. You may be charged a fee by us for certain types of cash withdrawals in the amount in our Fee Schedule. In addition, when you use an ATM, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Using Your Card to make a Bank Transfer

The option to transfer from your Account to or from an outside bank account is described in more detail on our website and mobile applications. We use a third party to verify your bank account prior to initiating a transfer. We do not provide this verification service. You cannot transfer from your Account until the verification check is complete. Generally, it takes 2-3 days for transfers to settle to or from an outside account. Transfers are subject to the limitations in the Section entitled “Transaction Limitations”

Fees

We will charge the fees and charges set forth in the Fee Schedule and you agree to these fees. We generally deduct fees and charges from your Account at the time a fee or charge is incurred. Fees will be assessed so long as there is a remaining balance in your Card Account, unless prohibited by law. The owners of ATMs or other networks may impose an additional charge to use their terminals. Such other fees and charges may be deducted from your Account. You agree to pay all fees associated with the Card.

International Transaction Fees

If you initiate a transaction in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by Mastercard International Incorporated into an amount in the currency of your Card. Mastercard International Incorporated will establish a currency conversion rate for this convenience using a rate selected by Mastercard International Incorporated from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Mastercard International Incorporated itself receives, or the government mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by us. If you obtain your funds in a currency or country other than the currency or country in which the Card was issued, we may increase the currency conversion rate up to an additional 2% of the transaction amount and will retain this amount as compensation for our services. This charge is independent of and in addition to the currency conversion rate established by Mastercard International Incorporated.

Receipts

You should get a receipt from the merchant, bank or ATM at the time you make a transaction or obtain cash using your Card to ensure your transaction was in the correct amount.

Account Balance and Transaction History

You can obtain information about the amount of money you have remaining in your Account at no charge by calling our phone number (see “Contact Us” Section). You may also obtain your balance information, along with a 12-month history of your Account transactions, at no charge by logging into your Account at our website and mobile applications. You also have the right to obtain at least 24 months of written history of your Account transactions by calling our phone number or by writing us at our mailing address (see “Contact Us” Section). You will not be charged a fee for this written history.

Protect Your Information

You agree to protect and keep your PIN, username, password and any other security access information (“Access Information”) confidential. We recommend you memorize your Access Information and not write it down. When using an ATM or at a merchant, be sure your PIN cannot be seen by others and do not enter it if the terminal appears suspicious. If you think your Access Information may be compromised, call us immediately.

Your Liability for Unauthorized Transactions if Your Card or Access Information is Lost or Stolen

If you lose your Card, if it is stolen or if a transaction has been made without your permission, call us right away at 1-855-2-AlternA (1-855-225-8376) or write to us at our mailing address. Calling is the best way to minimize your possible losses. You could lose all the money in your Account. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Card without your permission. If you do not tell us within two (2) business days of learning of the loss or theft and we can prove that we could have stopped the unauthorized access if you had told us, you could lose as much as \$500. If your statement shows a transaction you did not make, tell us at once. You need to notify us within 60 days from the earlier of the date you electronically access your Account, if the unauthorized transfer could be viewed in your electronic history, or the date we sent the FIRST written history on which the unauthorized transfer appeared. If you do not notify us within 60 days, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If there is a good reason (such as a long trip or hospital stay), you did not notify us, we will extend the time frame. You may have additional rights under the Mastercard Network rules, and in some instances such rules provide that you will not be liable for unauthorized use of your Card.

Under Mastercard's Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. These provisions limiting your liability do not apply to debit transactions not processed by Mastercard or to un-Registered Cards.

Disputes with Merchants

We cannot be responsible for the delivery, quality, safety, legality or any other aspect of purchases you make with your Card. These types of disputes must be resolved with the merchant.

Errors or Questions About Transactions

If you think there is an error on your Account, a receipt is wrong or you need more information about a transaction, please call us as soon as possible at 1-855-2-AlternA (1-855-225-8376) or write to us. We must hear from you no later than 60 days we sent (or made available online) the FIRST statement on which the error or problem appeared. Tell us your name, address, Card number, why you believe there is an error, the amount of the error, and when the error happened. 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 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. Funds will remain contingent on whether we determine if an error occurred. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your Account. For errors involving new Accounts, point of sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, it may take up to 20 business days to credit your Account for the amount you think is in error. When the investigation is complete, we will tell you the results within three (3) business days and, if we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact us by calling 1-855-2-AlternA (1-855-225-8376).

Our Liability for Failure to Complete Transactions

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

1. If, through no fault of ours, you do not have enough funds available in your Account to complete the transaction;
2. If a merchant refuses to accept your Card;
3. If an ATM where you are making a cash withdrawal does not have enough cash;
4. 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;
5. If access to your Card has been blocked after you reported your Card or PIN lost or stolen;
6. If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;
7. If we have reason to believe the requested transaction is unauthorized;
8. 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;
9. Any other exception stated in our Agreement with you.

Preauthorized Credits

If you have arranged to have direct deposits made to your Account at least once every 60 days from the same person or company, you can call us at our telephone number to find out whether or not the deposit has been made (see "Contact Us" Section).

Contact Information

You agree to immediately update your address, email address, text message number and name if any of these change. Notify us immediately by calling us or you can write to us. If you do not update your contact information, your information may be mailed, emailed or texted to the wrong person or your transactions declined. You agree we may accept address changes from the U.S. Postal Service if they tell us you have moved. You agree that if you change your address to a non-U.S. address, your Account may be cancelled.

You agree that if you provide us with your mobile phone number, you are providing it for us or any third party acting on our behalf to contact you at this number. You agree we can use this number to contact you for any business purpose about your Account and agree to be responsible for any fees or charges as a result of providing this information. You may request this number not be used. You may have the option to enroll in text messages or other electronic communications to your mobile phone. By enrolling in these types of communications, you are agreeing to the communications as well as any fees or charges you incur as a result of this enrollment. You agree that we can contact you about your Account by email, mail, telephone or fax. We can also contact you by recorded message, text message or by using an automated dialer device. When we attempt to contact you, you understand and agree that others may hear or read the communications. We also may monitor or record any conversation or other communication with you.

Account Closed or Suspended

You can close your Account at any time. We also can close or suspend your Account at any time for any reason. We also can limit the use of your Card, refuse to issue a Card or revoke the Card with or without notice. If we cancel the Account through no fault of yours, we will send you a refund check for the balance on the Account upon request at no cost to you. Cancellation of your Account will not affect any of our rights or your obligations arising under this Agreement.

Card Expiration

Subject to applicable law, you may use the Card only through its expiration date, which is stated on the front of the Card. If you attempt to use the Card or add funds to your Account after the expiration date, the transactions may not be processed. If there is a balance remaining in your Account upon expiration, a new Card may be issued to you. You must activate any new Card in order to access the funds in your Account. If we do not choose to issue a new Card to you or if we cancel your Account for any reason, we will attempt to refund to you the balance remaining in your Account less any amounts owed to us (e.g., fees and charges). A check made payable to you will be mailed to you at the address we have on file for you.

Privacy

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. All financial companies need to share customers' personal information to run their everyday business. We do not share your personal information except as permitted by law to process your transactions, maintain or verify the existence of your Account, respond to court orders or legal investigations, to offer our products and services to you, or if you give us your written permission. We will provide a complete privacy notice when your Account is approved. If you would like a copy of our privacy notice, please visit our website at www.alternacard.com or the mobile applications.

Law Governing this Agreement

This Agreement is entered in the state of South Dakota where the decisions about the Account will be made. Therefore, this Agreement will be governed by the laws of the state of South Dakota applicable to contracts, and applicable federal law.

Delay in Enforcement and Severability

We can delay enforcing or fail to enforce any of our rights under this Agreement without losing our right to enforce them at a later time. If any law, rule, regulation, federal agency, state agency or local government agency determine part of this Agreement is invalid or unenforceable, it will not affect the validity or enforceability of any other part of this Agreement.

Change in Terms

We may change any term of this Agreement at any time without notice to you except as required by law. You may have the right to reject the change in terms, depending on the type of change, and if you do, your Account will be closed.

Assignability

The Account under this Agreement is not assignable or transferable by you. However, this Agreement shall be binding on any party who is representing your interests including your heirs, your executors, administrators, guardians, personal representatives or trustee in bankruptcy.

Credit Reports

No credit history is required to open an Account. You authorize us to obtain information about you from time to time from credit reporting agencies and other third parties for our internal processes. These processes may include offering you other products or collecting on your Account. You and each authorized user agree we may report Account information to credit reporting agencies.

How to Withdraw Consent to E-Communications

If you have elected to receive E-Communications from us in place of paper disclosures, you may withdraw your consent to receive E-Communications at any time by sending us your request in writing to our mailing address (see "Contact Us" Section). If you do, we will mail any communications and disclosures we are required to provide to you in writing to the most current address we have for you in our records. We will not impose any fee to process the withdrawal of your consent to receive E-Communications. Any withdrawal of your consent to receive E-Communications will be effective only after we have a reasonable period of time to process your withdrawal. In the meantime, you will continue to receive E-Communications from us. If you withdraw your consent, the legal validity and enforceability of prior required disclosures and communications delivered in electronic form will not be affected. We also reserve the right to cancel your Account should you withdraw your consent.

Arbitration Provision

ARBITRATION: PLEASE READ THIS CAREFULLY. YOU AGREE THAT ANY DISPUTE WILL BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES. YOU ALSO AGREE ANY ARBITRATION WILL BE LIMITED TO THE DISPUTE BETWEEN YOU AND US AND WILL NOT BE PART OF A CLASS-WIDE OR CONSOLIDATED ARBITRATION PROCEEDING.

Agreement to Arbitrate: You and we agree that any dispute will be resolved by arbitration. This agreement is governed by the Federal Arbitration Act (FAA), 9 USCS § 1 et seq. and the substantive law of the state of South Dakota.

Definitions: Arbitration is a means of having an independent third party resolve a dispute. A "dispute" is any controversy or claim between you and us. The term dispute is to be given its broadest possible meaning and includes, without limitation, all claims or demands (whether past, present or future, including events that occurred prior to the opening of this Account), based on any legal or equitable theory (tort, contract or otherwise), and regardless of the type of relief sought (i.e. money, injunctive relief or declaratory relief). A dispute includes, by way of example and without limitation, any claim based upon federal or state constitution, statute, ordinance, regulation, or common law, and any issue concerning the validity, enforceability or scope of this arbitration agreement. The term "you" includes any authorized user and also your heirs, guardian, personal representative or trustee in bankruptcy. The term "us" includes our employees, officers, directors, attorneys, affiliated companies, predecessors and assigns, as well as our marketing, servicing and collection representatives and agents.

Selection of Arbitrator: If a dispute arises, the party asserting the claim or defense must initiate arbitration, provided you or we may first try to resolve the matter informally or through customary business methods, including collection activity. The party filing arbitration may initiate and pursue the matter with the American Arbitration Association ("AAA") or we may agree upon a different arbitrator described below. If you claim you have a dispute with us, but do not initiate arbitration or select an arbitrator, we may do so. You may obtain copies of the current rules of arbitration and forms and instructions for initiating arbitration by contacting AAA as follows:

American Arbitration Association
335 Madison Avenue, Floor 10
New York, NY 10017-4605
Website: www.adr.org

The policies and procedures of the arbitrator will apply provided that they are consistent with this arbitration agreement. To the extent the arbitrator's rules or procedures are different than the terms of this arbitration agreement, the terms of this arbitration agreement shall apply. If either of the arbitration firms are not available to adjudicate the matter, or if the neither is convenient or acceptable to you, you and we may agree on one or more neutral arbitrators. If you and we cannot agree on arbitrator(s), an arbitrator will be appointed by a court with jurisdiction over the matter pursuant to the FAA.

Cost of Arbitration: We will pay the filing fee and any costs or fees charged by the arbitrator regardless of whether you or we initiate the arbitration. Except where otherwise provided by applicable law, each party will be responsible for its own attorneys' fees and other expenses. Unless prohibited by law, the arbitrator may award fees, costs and reasonable attorneys' fees to the party who substantially prevails in the arbitration.

Place of Arbitration: Unless you and we agree, the arbitrator may decide the matter based upon written submissions by the parties if permitted under the arbitration rules. You or we may choose to have a telephonic hearing or desk arbitration. You or we may choose to be represented by counsel.

Review of Arbitration Award: The arbitrator shall apply applicable federal and South Dakota substantive law and the terms of your agreement with us. The arbitrator shall make written findings and the arbitrator's award may be filed with any court having jurisdiction. The arbitration award shall be supported by substantial evidence and must be consistent with your agreement with us and applicable law or may be set aside by a court upon judicial review.

Other Provisions: If any portion of this arbitration agreement is subsequently deemed unenforceable, the enforceability of any other provision of this arbitration agreement shall not be affected and the unenforceable term shall be amended such that it is enforceable to the maximum extent permitted by law provided that if a class action litigation or a class-wide arbitration is permitted for any reason, either party may require that the entire dispute be heard by a Judge, sitting without a jury, under applicable court rules and procedures. This arbitration provision shall survive: (i) termination or changes in your agreement with us, your Card Account, or the relationship between you and us concerning your Card Account; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of the Card Account, or any amounts owed on the Card Account, to any other person or entity.

Right to Opt-Out: If you do not wish to agree to arbitrate all disputes with us, you must advise us in writing at the following address within forty-five (45) days of Account opening: Cascade Financial Technology Corp., P.O. Box 81888, Las Vegas, NV 89180-1888.

FACTS	WHAT DOES FIRST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Account Balances ▪ Transaction History and Purchase History ▪ Account Transactions and Load History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons First National Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does First National Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes – Information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes – Information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call 1-855-2-AlternA (1-855-225-8376)
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What we do	
How does First National Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also limit access to your personal information to only those employees who need the information to perform their job functions.</p>
How does First National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or Pay your bills ▪ Use your prepaid card or Give us your contact information ▪ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness. ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First National Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First National Bank does not share with nonaffiliates.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partner(s) include nonaffiliated financial companies that we may partner with to jointly market financial products or services to you.</i>