Community Financial Resources Prepaid Debit Card Program Fee Schedule (as of 1/15/11)



CFR offers two types of prepaid debit card accounts. Cards obtained through the Volunteer Income Tax Assistance (VITA) free tax preparation sites for tax refund direct deposit have slightly different pricing than CFR's premium card designed to be used as a year-round bank account and/ or direct deposit payroll/benefits card.

Pricing differences between the two programs are noted below.

Account Enrollment and Maintenance

Initial Card Issuance: \$0.00

Monthly Account Maintenance Fee: \$0.00

Monthly Inactivity Fee:

• Banking/Payroll program \$0.00

• VITA only - \$2 a month after 90 days of no activity—not applied to \$0 balance cards

Point of Sale (POS) Transactions

PIN-based (Interlink®) \$0.00 Signature-based (Visa® debit) \$0.00 Declined POS Transaction: \$0.00

Cash Withdrawal Transactions

Cash-back with PIN-based POS purchases: \$0.00

In-Network/US Bank & MoneyPass® ATMs: \$0.00 (20,000 U.S. locations)

All "other" ATMs: \$1.50 + possible surcharge by ATM owners

Declined ATM transactions: \$0.00

Teller-based cash withdrawals at Visa-servicing banks and credit unions

Payroll Program: \$0.00VITA only: \$5.00

Customer Service and Miscellaneous Fees

Unlimited Web Account Access: \$0.00
Unlimited IVR (automated phone) Account Access: \$0.00
Live Call Center Support: \$0.00/\$3.00

- Banking/Payroll Program-First three live representative calls each month are free of charge
- VITA only-- First two live rep call each month are free of charge
- After free call monthly threshold, cardholders will be charged \$3.00 per call
- Cardholder will never be charged to resolve a card issue

ATM Balance Inquiries

Banking/Payroll Program: free balance inquiries at all in-network US Bank or MoneyPass ATMs

• VITA only: \$0.50 per balance inquiry

Electronic Funds Transfer From

• Card to Another Domestic Bank Account: \$0.00

• Card to Another Int'l Bank Account: \$0.00 (international bank account must have ABA #)

Monthly Statement

• online \$0.00

• Paper statement \$2.00 (mailed directly to cardholder upon request)

Account Overdraft

Overdrafts suppressed

• Off-line transactions and pre-scheduled automatic bill payments can cause overdrafts which produce a \$10.00 shortage charge. Charge can be waived if cardholder calls customer service and arranges to cover shortage.

Standard Card Replacement (3-5 days delivery through USPS)

No charge through Banking/Payroll Program

• VITA only: \$5.00

Emergency Card Replacement (2 business day delivery)

• Payroll program: \$15

• VITA only: \$25

Cardholder-Selectable Options & Fees

Convenience Checks: \$0.00

Bill-Pay from cardholder website:

• ACH or Certified Check Free

Bill-Pay Stop Payment: \$10.00 per request

Cell Phone or e-mail Alerts

Zero Balance, Low Balance Threshold, Deposits: \$0.00
 Cell Phone Balance Inquiry: \$0.00

Joint Account Companion Cards: \$5.00 per request

Page 2

Who we are	
Who is providing this notice?	Companies with the U.S. Bank and U.S. Bancorp names and other affiliates. Please see below for a list of other affiliates that do not have a U.S. Bank or U.S. Bancorp name.

What we do	
How does U.S. Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does U.S. Bank collect my personal information?	We collect your personal information, for example, when you open an account or apply for a loan use your credit or debit card or make deposits or withdrawals from your account tell us about your investment or retirement portfolo We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually—unless you tell us otherwise.

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
	 Our affiliates include companies with a U.S. Bank and U.S. Bancorp name; financial companies such as U.S. Bank National Association and U.S. Bancorp Investments, inc. 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	■ U.S. Bank does not share with nonaffiliates so they can market to you	

Page 3

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not stare information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your orefunctionation within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-USBANKS (800-872-2657), clicking the "Email Us" link at usbank com, or writing to P.O. Box 64077, St. Paul, MN 55164. You are being provided this notice under Nevada state law. In addition to contacting U.S. Barik, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-604-1100, emailing bopinfo@ag.state.nvus, or by writing to:

Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Stroet, Carson City, NV 89701-4717

Additional U.S. Bancorp affiliates

The Miami Valley Insurance Company	Mississippi Valley Life Insurance Company	Elan Life Insurance Company
Lyon Financial Services, Inc.	United Country Home Mortgage, LLC	Relocation Results Mortgage, LLC
WMF Mortgage Services, LLC	Arizona Mortgage Advisors, LLC	South Central Mortgage Solutions, LLC
Capital Residential Mortgage, LLC	Plus Relocation Mortgage, LLC	NRI Mortgage Services, LLC
TheMIGroup Mortgage Resources, LLC	Relocation Mortgage Group, LLC	

* Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share Information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.

THE ACCELAPAY® CARDHOLDER AGREEMENT

(Effective 03/01

TERMS AND CONDITIONS FOR THE ACCELAPAY CARD

By activating, accepting and using the AccelaPsy Card ("Card"), you agree to be bound by the terms and conditions contained in this Agreement, which will gowern your use of your Card. In this Agreement, "Card" means any card issued by U.S. Bank National Association ("U.S. Bank"), which maintains or accesses your AccelaPsy Card Acceptate. Your Card has the U.S. Bank and Visia" or U.S. Bank and Master-Card" Brand Marks, "You" and "you" means they exsontly when received Card from U.S. Bank and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean U.S. Bank, you consequent that the control of the property of the card from the companization providing the actual dollar value, "the fund," to your Card. Please read this Agreement acceptable and been your form of the control of the property of the fund of the property of

Your Card accesses a special account that has been opened to store the fund associated with your Card. Your Card does not link on a checking or assings account, yours or anyone sleek. Your Card is a perpaid obler acad and will offer all of the payment capabilities of a check or debit card. This agreement contains an arbitration provision (including a class action arbitration waiver), It is important that you read the Arbitration Provision section cardiolism section accelled.

HOW TO USE YOUR CARD

- 1. You are able to use your Card to:
- A. Pay for purchases at stores and businesses that have agreed to accept the Card ("point-of-sale transactions").
- B. Perform transactions at automated teller machines (ATMs).
- Perform transactions at automated teller machines (ALMs).
 Move money from your Card to a checking or savings account. Fees may apply; see section 5 below.
- D. Obtain cash over the counter at any bank or credit union that accepts national association branding on your Card.
- E. You can get a receipt at the time you make any transfer to or from your Card
- Use of Card, PIN and Terminal. You will be provided with a Personal Identification Number (PIN), which will allow you to use the Card. You can activate your Card by calling us at 866-363-4134. The Card and PIN are provided for your use and protection, and you agree to:
- A. Make sure only you know your PIN do not write your PIN on your Card or
- R. Use the Card, the PIN and any ATM as instructed;
- C. Notify us immediately of any loss or theft of your Card or PIN; and
- D. Pay for any purchases, cash withdrawals or other transactions made by you or anyous you allow to use your Card and/or INA. If you permit someone due to your Card and/or INA. If you permit someone due to your Card and you will be responsible for any transactions miniated by such person with your Card and you will be responsible for any transactions miniated by such person with your Card and you will be reposited into the account accused by your Card will be available for your use to make selected transactions. You will not receive any interest on the funds
- 3. Loads to your Card. Mories deposited into the account accessed byyour Card will be available for your net to mixe selected transactions. You will not receive any interest on the funds associated value stored on the Card. The funds are insured by the Federal Deposit Insurance Corporation ("PDIC"). If you have arranged to have direct deposits made to your Card at least once every 60 d you can call us at 866-363-4134 to find out whether or not the deposit has been made.
- 4. Londine Funds to vour own Card. Deendine on vour Prozum, vou may be able to make cash deposits through participating mechant reload networks. Merchant reload networks provide rou the ability to load cash to the Account. If this opion is available on your Card you will receive information on available reload networks with your card materials. The back of your card plastic will also bear the logo of any superrule reload networts.

Please note that if you reland your Card at reload network locations, we do not charpe you a few but how businesses may charge a fee to you for the service they provide. Limitations on load deposits are displayed in the Schedule of Fees inducided with your Carde, limits apply regardless of source. Reload networks may set load limits that are lower than what we set. Terms as to what source (i.e. cash, check, or other; can be used to deposit to the Account may be defined by reach releast network. Generally, funds deposited through reload networks should be available not laser than the exect business day, but timing and availability of deposits through reload network depends on the reload network completing the transaction.

CARD FEES

5. Under some situations, you will be charged fees for using your Card. We will change you and you agree to pay the fees and changes (colluctively "Tec") we forth on the Schedule of Fees included with your Card. Fees are subject to change from time to time. You will receive poin notice of Fee increases as required by applicable law. Fees will be deduced automatically from the Card balance.

Without limiting the generality of the foregoing, you agree that we may deduct an inactivity fee as permitted by law and described in the Schedule of Fees. You may receive a copy of the current Schedule of Fees by calling us toll free a: 866-363-4134.

- A. Transaction Fees. Fees charged for ATM withdrawals or Point of Sale (POS)
- purchases, inquiries and/or declines due to insufficient balance and similar fees.

 B. ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for balance inquiry even if you do not complete a fund transfer.
- C. Periodic Fees. Fees charged on a regularly recurring basis such as monthly maintenance and similar fees.
- Event-driven Fees. Fees are triggered by a specific event such as the issuance of a replacement Card or account closure and similar fees.

IMPORTANT INFORMATION ABOUT USING YOUR CARD

Periodic Statements

- A. Statements in electronic format will be made available during any month in which a transaction occurs. You will be able to view statement information online at www.accelpay.com.
- B. You may request to receive a monthly paper statement by submitting your request online at www.accelapay.cem or by contacting its by phone a: 866-383-4134. The statement will describe all activity on your Card during the statement period. Paper statements are not available during any month in which at transaction did not occur.
- C. The statement will be mailed to the address your funder provides to us. To change the address your statement is mailed to, you must contact us by phone at 86-36-3413 or by mail at AccelaPay Client Services, PO Box 9127, Minneapolis MN 55480.
- 7. Use of Telephone Bushing Services. You mee obtain Card balances and review recent. Card artivity by Jeaning 866-616-614. This information, along with a 50-day hierary of account transactions, is also available on-line at www.accelapay.com. You also have the right to bothin a 60-day within history of account transactions by calling 866-364-3144, or by writing us at AccelaPay Client Services, PO Box 9127, Minneapolis MN 55480.

8. Failure to Complete Transactions

- A. We accept no liability to complete any transaction for which accquate funds are not available on your Card according to the rules of the Card.
- B. Likewise, we accept no responsibility for funding delays that are the result of late receipt of funding payments by your funder.
- C. We are not responsible if you do not have enough money on your Card to complete a paricular transaction. You may, however, split your purchases between your Card and another credit or debit card or cash. If you do not know your caset balance, please call customer service at 866-363-4134 to verify your balance prior to attempting to make a parchase.
 - D. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be subtracted from your Card balance for the next seven (7) days. This is called a credit hold and after seven (7) days it will disappear.
 - Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.
- 9. It imassation Limitations to transfers described on the Stredule of Fessivill apply to your Card use. For occurity reasons, limitations exist on the amount of each wildstrawals you may perform with your Card per day at ATMs and on the total number and dollar amount of purchases at mechants and or cash advances at VISA or MassacCard member hands you may perfors during each 24 hour period beginning at 900 p.m. Central Time. We reserve the right to change these maximum daily limitations on each withdrawals and purchases without notice, which we make based on periodic risk assessments. The transaction limitations for your card are noted on your card carrier. We will not reduce those limits without giving you prior notice.
- Returns and Refund. 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 in place of cash.

11. Payment.

A. Each time you use your Card, the amount of the transaction will be debited from the account associated with your Card. You may not be allowed to exceed the funded bolance available on your Card by any individual or series of purchases. Nevertheless, if you make a punchase a that exceed the bolance on your Card (an "Overdraft"), you will remain fully responsible for the amount of your purchase or withdrawn which resceeded the balance would be not your Card, and you agree in immediately repsy to us for all overdrafts. If you full in do us, we shall have the height in minitar celletion perceedings against gost or death of the card and the properties of the card of any other AccelaPay card you have with us.

(Continued on next page)

B. ATM and Prepaid Card Overdraft Coverage: You may have the right to request ATM and Prepaid Card Overdraft Coverage. If your Card is eligible and you request this coverage we may, but are not obligated to, authorize payment of ATM and everyday Prepaid Card transactions and bill payments psyment of ALM and everyday Prepaul Card transactions and bill payments that you initiate with us even if it exceeds the balance on your Card at the time of the transaction. If the transaction overdraws your account we may charge you an overdraft fee. If you do not require this coverage we will not authorize payment of ALM and everyday Prepaul Card transactions and bill payments that you initiate with us if it exceeds the balance on your Card at the time of the transaction. In some limited circumstances we may still You may change your overdraft coverage election at any time by calling 800 710 4792, visiting www.acceleapsy.com, writing to U.S. Bank Pepsil Card Overdraft Coverage, PO Box 9127, Minneepolis MN 55480, or faring 1866-877-1301.

12. Using Your Card in a Foreign Country

A. If your Card is a Visa Card:

You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logos. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the foreign transaction fees in this Section to those transactions. We do not control how these merchants. ATMs and to transactions are close to not control on the control of the con do not require currency to be converted.

If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into ILS. Dollars according to the applicable rules established by Visa from time to sime. If your transaction applicable disk established by Visa from trime to 'men.' I your transaction of processor through Visa, the foreign currency transaction will be converted to U.a. rab. Collars by multiplying the aroung or the foreign currency times (U.a. rab. eskected by Visa from the aroung or the saviable in wholesale currency markets or the applicable central processing date, which rate may vary from the rate Visa itself receives, or (iii) the provenment-mandated rate in effect for the applicable central processing date. To the converted transaction we will add a "foreign fee" of 3% times the resulting dollar amount. We may assess the fees of up to three percent (3%) on all transactions in which the merchant is located in a country other than the U.S., even in transactions that do not require current to be converted. It your foreign transaction is that do not require currenty to be converted. It your foreign transaction is processed by Visa and is in or converted to U.S. Dollars prior to being processed by Visa, we will add a "foreign fee" of 2% times the U.S. Dollar amount.

If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. To the converted transaction on will add a foreign fee of up to three percent (3%) multiplied by the resulting

or Card at an ATM that hears both the Visa and PLUS System If you use your Card at an ATM that bears both the visa and relational logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective

B. If your Card is a MasterCard:

Num Vanit Va even if you and/or the transaction under the applicable MasterCard rules in which case we will add the foreign transaction fee. We do not control how these merchants. ATMs and transactions are classified for this purpose We may assess the foreign transaction fee on all transaction in which the merchant is located in a country other than the United States, even in transaction that do not require currency to be converted. If you use your Card at a foreign merchant or ATM that bears the

If you use your Lard at a foreign merchant or AIM that bears the MasterCard Acceptance Marks, MasterCard International will convert the transaction into a U.S. Dollar amount using its currency conversion procedure. The currency conversion rate used by MasterCard Internation to determine the transaction amount in U.S. Dollars is generally either a government mandated rate or a wholesale rate determined by MasterCard government mandates rate of a wholesate rate determined by Masters. And International for the processing cycle in which the transaction is processed. [396] multiplied by the resulting dollar amount. If our foreign transaction is processed by MasterCard and is in or converted to U.S. Dollars prior to being processed by MasterCard, we may add a foreign transaction fee of up to two perents (129) multiplied by the U.S. Dollars prior to being processed by MasterCard, we may add a foreign transaction fee of up to two perents (129) multiplied by the U.S. Dollars prior and the processed by MasterCard, we may add a foreign transaction fee of up to two perents (129) multiplied by the U.S. Dollars prior and the processed by MasterCard, we may add a foreign transaction fee of up to two perents (129) multiplied by the U.S. Dollars prior to being processed.

13. Loss, Theft or Unauthorized Use

if you believe than an electronic fund transfer has been made without your permission. Telephoning us is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within two business days after you learn

- of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.
- B. Also, if your statement or transaction history shows transactions that you did not make, including those made by card, PIN or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically access your account, if the transaction could be viewed in your electronic history, or the date we sent the first statement or transacyour electronic instory, or lare awe sent miss statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time.
- C. If a good reason (such as a long trip or a hospital stay) kept you from telling
- D. If your Card has been lost or stolen, we will close your Card to keep
- E. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, call us toll free, 24 hours a day, 7 days a week at 866-363-4134 or write to us at AccelaPay Client Services, PO Box 9127, Minneapolis MN 55480.
- 14. Other Terms. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. Your Card may not be used for any unlawful purpose. You agree that you will not use your Card for any transaction

We do not give up our rights by delaying or failing to exercise them at any time. If any term of this Agreement is found by a court to be illegal or unenforceable; all other terms will still be in effect. From time to time, we may monitor telephone calls you make to us or our agents.

YOUR LEGAL RESPONSIBILITIES IN THIS AGREEMENT

15. Information about Your Right to Dispute Errore

- A. If there is a problem or dispute with a purchase of goods or services, you oust address it directly with the merchant involved. Refunds and returns are subject to the merchant's policies or applicable laws.
- B. In case of errors or questions about your Card, call 866-363-4134 or write to AccelaPay Client Services, PO Box 9127, Minneapolis MN 55480, as to Accept a Valent Service, FO Box 9127, willine point with 33-904, as soon as you can if you think your statement, transaction listory, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction listory or receipt. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You nay request a written history of your transaction at any time by calling u at 866-363-4134 or writing us at AccelaPay Client Services, PO Box 9127 neapolis MN 55480.
- C. The following information must be contained in that notice:
- Your name and your U.S. Bank AccelaPay Card number.
- (ii) The dollar amount of the suspected error.
- (iii) The date the transaction occurred.
- (iv) Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need
- D. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.
- E. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your compliant or question in writing and we do not receive it within 10 business days, we may not credit your account, although we will all investigate your complaint or question. For errors involving new Cards (open less than 30 days), point of sales of rore gn initiated ransactions, we may take in the 00 flodys to investigate you foregn print the property of the complaint or question. For new Cards, we may take up to 20 business days
- to credit your Card for the amount you think is in error.

 If we decide there was no error, we will send you a written ex within three business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit provisional credit to you and there is no error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

OUR LEGAL RIGHT TO CHANGE OR CANCEL THE AGREEMENT

16. Amendment and Cancellation. We may at any time change or cancel these terms and conditions. You will be not field of any change before it goes into effect in the manner provided by applicable law. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend this Agreement or any features or services of the Card described herein at any time. You may cancel this Agreement by returning the Card to

us and notifying your funder. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement before it was cancelled.

PRIVACY PLEDGE AND DISCLOSURE OF CARD INFORMATION

17. We will disclose information to third parties about your Card or the transfers you make: (i) where it is necessary for completing transfers, (ii) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders of first fing (in) in order to compay with government agency or con-orders, or (iv) you give us your written permission. You will receive a copy of our Privacy Pledge at least once annually. We also post it on our Web site at http://www.usbank.com/privacy/ privacy. pledge.html. Our Privacy Pledge describes how we collect, protect and use your confidential financial and other nformation and the circumstances in which we share your information wit members of our corporate family and with unaffiliated third parties. The Privacy Pledge also tells you how you can: (i) limit the ways we share, or (ii) re-

CONTACT INFORMATION AND BUSINESS DAYS AND HOURS

neral inquiries by mail, write us at: AccelaPay Client Services, PO Box 9127, Minneapolis MN 55480. For service inquiries and/or to report your card lost or stolen, call 866-363-4134, 24 hours a day, 7 days a week. Our business days are Monday through Friday. Holidays are not included

ADDITIONAL ACCELAPAY CARD PROGRAM INFORMATION

19. Program Information. You are electing to participate in the AccelaPay Card program which may be discontinued at some time in the future. If the program nued, you will be notified in advance and given the option to is unsountinued, you will be notified in advance and given the option to receive your funds by check or by direct deposit into a bank account. This program is provided by U.S. Bank National Association, which may contact you from time to time about this program or other services related to this program.

- A. If we do not complete a transfer to or from your Card on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable,
 - If, through no fault of ours, you do not have enough money in your Card to make the transfer.
 - (ii) If the automated teller machine where you are making the transfer does not have enough cash.
 - (iii) If the terminal system was not functioning properly and you were aware of that when you started the transfer.
 - (iv) If circumstances beyond our control (such as fire or flood) prevent the nsfer, despite reasonable precautions that we have take
- (v) There may be other expectations stated in our agreement with you.

21. Preauthorized payments

- Right to stop payment and procedure for doing so. If you have presumbarize payments with your Card, you can stop any of these payments. Here's how-call us at 866-363-4134 or write us at AccelaPay Client Services, PO Box 9127, Minneapolis MN 55480, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- B. Notice of varying amounts. If these regular payments vary in amount, the Notice of varying amounts, it tuses regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by nore than a certain amount from the previous payment, or when the amount would fall outside certain
- C. Liability for failure to stop payment of preauthorized transfer. If you order us to stop payment 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

22. Role of Your Funder

- A. Your funder is responsible for transferring funds to us to load onto you Card. These funds will be transferred by your funder to us and loaded onto your Card by us according to the schedule agreed to by your funder and us. We have no obligation to you in the event your funder delays in providing or fails to provide funds to your Card.
- B. Your funder may retain the right to deduct funds from the funds stored on the Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from or for other reasons. To increby authorize us to accept instructions from your funder to add or deduct funds from your Card and in the case of a deduction to return those funds to your funder. If you have a dispute with your funder about the amount of your wages, salary or other compensation or the amount that the funder loads onto or decucts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with
- C. You acknowledge and agree that except as set forth in this Section 22. your funder shall not be liable for any claims by you in connection with this Agreement.

- A. You agree that either you or we can choose to have binding arbitration resolve any claim, dispute or controversy between you and us that arises from or relates to this Agreement or your Card and account (individually and collectively, a "Claim"). This does not apply to any Claim in which the relief sought is within the jurisdictional limits of, and could be fully and properly djudicated by, a small claims court. If arbitration is chosen by any party, the
- (1) NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE A CLAIM IN COURT OR TO ENGAGE IN PRE-ARBITRATION
- (2) Arbitration will only decide our or your Claim, and you may not REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMAL
- (3) The arbitration will be performed in accordance with this Arbitration Provision and the rules of the chosen arbitrator in effect when the Clain

- or the American Arbitration Association ("AAA") (or, if neither of these arbitration organizations will serve, then a comparable substitute these aroutration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties, or if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$230,000 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at Ruies. You may obtain rules and forms for JAMS by contacting JAMS at 1-800-352-52/c or www.jamsadcom and for the AAA by contacting the AAA at 1800 778 787 or www.adcorg, Any arbitration hearing that you attend will take place in the federal judicial district where you reade. At your request, we will advance your filing and hearing fees for any Claim you may file againt us. If your preval on your Claim, we will pay your arbitration osts and fees, other than attorney, expert and witness fees and expenses. We will also pay any fees or expenses that applicable law requires us to pa recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.
- without regard to its internal conflict of law principles, to the extent such state law does not conflict with federal law or this Arbitration Provision. Notwithstanding any language of this Agreement to the contrary, should ny portion of this Arbitration Provision be held invalid or unenforceable by a court or other body of competent jurisdiction, this entire Arbitration
 Provision shall be automatically terminated and all other provisions of this
 Agreement shall remain in full force and effect.

24. Second Card to Access Your Account

If your program permits an additional Card to be issued to access your account alances and all other activity with respect to the Secondary Card. The holder

If you wish to terminate the authority of the holder of the Secondary Card to If you was to terminate the authority of the house of the Secondary Card to access your account, you must recover the Secondary Card from that person, destroy the Secondary Card, and call us to report there is no longer a Secondary Card for your account. The Primary Account Holder will continue to be liable for all transactions, fees and other activity resulting from continued use of the for all fransactions, lees and other activity we causting from control use of the Secondary Card nulses you request that we cancel all of your Cards and issue a replacement Card for you. In addition, if you notify as of your decision to terminate the Secondary Card, we may elect up to motify as of your decision to terminate the Secondary Card. If you notify up to terminate the Secondary Card, and request that, or we elect two, entered all your Cards, you will not have access to you us ceplacement Card. If you notify up to terminate the Secondary Card produced and the secondary Card in the Cards, you will not have access to you us cook until an expense and an expense of the cards, you will not have access to you to exceed the card of the cards, you will not have access to you to expense the card of the cards, you will not have access to you to expense the card of the cards of the card of the car ncluding attorneys' fees, that we incur enforcing these rules governing the Secondary Card.

The AccelaPay Card is issued by U.S. Bank N.A. © 2011 U.S. Bancorp. All Rights Reserved.

- DISCOVERY, EXCEFT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES.
- consolidate or join the claims of other persons who may have similar claims, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS OR AS A PRIVATE ATTORNEY GENERAL, PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION.
- (4) The arbitrator's decision will generally be final and binding, except for the limited right of appeal provided by the Federal Arbitration Act.
- (5) Other rights that you would have if you went to court might also not be
- B. The party commencing the arbitration may select to use either JAMS
- C. This Arbitration Provision shall survive termination of this Agreement and your Card and account. This Arbitration Provision shall be governed by federal law, including the Federal Arbitration Act, and by Ohio law,

If your program permits an additional Lard to be issued to access your account (a "Secondary Card"), the person to whom the Card and account was first issued (the "Primary Account Holder") may request us to issue a Secondary Card to a trusted person who is 13 years of age or older. The Primary Account Holder is at all times hable and responsible for all transactions, fees, resulting negative of the Secondary Card may report that Card as lost or stolen. All other account maintenance can only be conducted by the Primary Account Holder.

FACTS

WHAT DOES U.S. BANK DO WITH YOUR PERSONAL INFORMATION?



REV. 12/10

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.

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

- Social Security number and income
- account balances and payment history
- transaction history and credit history

What?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information the reasons U.S. Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S. Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your accountlys, 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No*	We don't share

To limit

■ Call 877-449-3593— to speak to a customer service representative or

Visit us online: http://www.usbank.com/privacy

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in

However, you can contact us at any time to limit our sharing.

To limit our direct

- To limit our direct marketing to you by mail or telephone, please call 877-449-3593—to speak to a customer service representative, or visit us online: http://www.usbank.com/privacy and tell us your preference on the "Exercise Your Privacy Choice" page.
- To limit our direct marketing to you by e-mail, please visit us online at http://www.usbank.com/privacy and tell us your preference on the "Email Preferences" page.

Please note: We may contact our existing customers by mail, telephone, or email to offer additional financial products or services that we believe may be of interest to you. You may direct us not to send you such offers

Call 800-872-2657 or go to usbank.com