

Effective 7/1/2022, your cardholder agreement associated with your Visa® Incentives Card is amended as follows.

Card Use and Fees

Please see below for usage and fees associated with your Card.

If the Card includes a notice that activation is required, you must activate the Card before you may use it. To activate your Card, call the number indicated on the back of your Card. If the Card does not include the notice, you do not need to activate your Card before use.

Card/Funds Expiration	FUNDS EXPIRE ON THE LAST DAY OF THE MONTH PRINTED ON THE FRONT OF YOUR CARD. Funds will not be available to you after your health plan is terminated by you or your Health Plan provider.
Fees	
- Dormancy Fee	Except where prohibited by law, a monthly Dormancy Fee of \$4.00 per month will be applied to the remaining balance of the Card after twelve (12) months following the last load to the Card made by the Corporate Sponsor. The monthly fee will continue to be assessed until a new load is made at which point the twelve (12) month period will reset.
- Replacement Fee	\$3.95 Each
Usage – Domestic Only	Your Card is valid in the U.S. only. It cannot be used at merchants outside of the United States, including internet and mail/telephone order merchants outside of the United States.
No Cash Access	You are not able to use your Card to obtain cash from any ATM or any purchase transaction.
Reloadable	Additional funds may only be added to this Card by the Corporate Sponsor.
Qualified Purchases	Card can only be used for eligible purchases defined by the Benefit Plan. Refer directly to your Health plan provider for a full list of qualified purchases.

Limits

Load Limitations	Limit
Maximum Card balance at any time	\$5,000
Spend Limitations	Limit
Maximum amount of Point of Sale Signature or Point of Sale PIN Transactions	\$5,000 Signature purchase, or \$5,000 PIN purchase, and no more than \$5,000 per day.
*Third parties may impose additional limitations.	

Visa® Incentives Card Cardholder Agreement
CUSTOMER SERVICE CONTACT INFORMATION:

Address: P.O. Box 826 Fortson, GA 31808

Website: WellnessIncentives.com **Phone Number:** 1-833-614-3258 **IMPORTANT NOTICES:**

- (1) This Card has been issued for loyalty/award/promotional purposes pursuant to a conditional offer and is not a gift card.
- (2) Any funds remaining after expiration of this Card will not belong to you or be available to you for additional use. You are do not have rights to the funds beyond the authorized use provided for in this Agreement.
- (3) Always know the exact dollar amount available on your card. Merchants may not have access to determine your card balance.
- (4) If you do not agree to these terms, do not use the Card and cancel the Card by calling Customer Service. Any refunds or exchanges are subject to the policy of the Corporate Sponsor.
- (5) **TREAT CARD LIKE CASH. NEVER PROVIDE THE CARD OR CARD INFORMATION TO SOMEONE YOU DON'T KNOW – YOU MAY LOSE THE MONEY WITH NO RECOURSE.**

Fees and Expiration

Please refer to the back of the Card and the Card Use and Fees section of this Cardholder Agreement for Fees and Expiration Dates associated with your Prepaid Card. You may also review Fees and this Cardholder Agreement at WellnessIncentives.com

This Cardholder Agreement ("Agreement") sets forth the terms and conditions under which a Visa Incentives Card ("Card") has been issued to you by Pathward, National Association. By accepting and using this Card, signing the back of the Card, activating the Card, or authorizing any person to use the Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement "You" and "your" means the person who has received and is authorized to use the Card. "We," "us," and "our" mean collectively, Pathward, N.A., a national bank, Member FDIC, and its divisions or assignees. "Corporate Sponsor" means the company who has directly or indirectly established this Card for the purpose of disbursing funds to you. You should sign the back of the Card immediately upon receipt. The Card may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference.

1. ABOUT YOUR CARD

Your Card is a prepaid Card loaded by the Corporate Sponsor, redeemable to buy goods and services anywhere Visa debit cards are accepted, as described in the Card Use and Fees section. The Card is NOT a credit Card. The Card is not a checking account or connected in any way to any account other than a stored value account where your funds are held. Pathward, N.A. will act as custodian of your funds upon its receipt of your funds. Once your Card is activated, you will be able to provide Pathward, as custodian, with instructions about the funds accessible through the Card. Activation of the Card authorizes us to hold your funds at Pathward or as custodian to place your funds at one or more participating banks (each a "Program Bank"). If you do not agree to your funds being held by us at Pathward or placed by Pathward as custodian at other Program Banks, please immediately spend all the funds on your Card. Card funds are not FDIC insured.

The amended terms above will apply to any Visa Incentives Card issued to you prior to or after the effective date of this amendment. To the extent any terms in your cardholder agreement conflict with the terms above, the terms above shall control. All other terms of your cardholder agreement will remain unchanged. Please read and keep a copy of this notice for your records.

2. USING YOUR CARD

a. Accessing Funds and Limitations

The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to your Card. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction. Your Card cannot be used for illegal transactions or used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc. For other card usage restrictions, please refer to the Card Use and Fees section of this Cardholder Agreement. For security reasons, we may limit the amount or number of transactions you can make on your Card. We may refuse to process any transaction that we believe may violate the terms of this Agreement. **YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON YOUR CARD.** If you attempt to use the Card when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on your Card occurs due to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. We reserve the right to cancel this Card should you create a negative balance. If you do not have enough funds available on your Card, you may be able to instruct the merchant perform a "split transaction" to charge part of the purchase to the Card and pay the remaining amount with another form of payment.

b. Authorized Users

If you allow another person to use the Card, you will be responsible under this Agreement for all transactions made by that person, regardless of whether you intended to be responsible for all of them, as well as all associated fees and charges, even if any of those transactions, fees or charges caused your balance to go negative.

c. Personal Identification Number (PIN)

You will not receive a Personalized Identification Number ("PIN"). However, when you first use the Card at a merchant's Point of Sale ("POS") device, any 4-digit code will work as the initial PIN for your first PIN-based transaction. After the first PIN-based transaction, you must use the same PIN for each subsequent PIN-based transaction, unless and until you choose to reset the PIN. You have the option to deactivate and reset the current PIN by visiting WellnessIncentives.com or by calling customer service at 1-833-614-3258. You will be required to provide information about the Card (Card number, expiration date, and security code) prior to resetting the PIN. Once the PIN has been reset, you will then be able to select a new 4-digit PIN during your next PIN-based transaction at a merchant's POS device. You should not write or keep your PIN with your Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious.

d. Obtaining Card Balance Information

You may obtain information about the amount of money you have remaining on your Card at no charge by contacting Customer Service. This information, along with a history of Card transactions, is also available online by visiting our Website. It may also be possible to request a written copy of Card transactions by contacting Customer Service.

e. Authorization Holds

You do not have the right to stop payment on any purchase transaction originated by use of your Card. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Card may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

f. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, the return and refund will be handled by the merchant. If the merchant credits your Card, the credit may not be immediately available. While

merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

g. Receipts

You may wish to retain receipts as a record of transactions. You may need a receipt in order to verify a transaction with us or the merchant.

3. REPLACEMENT CARD

If you need to replace the Card for any reason, please contact Customer Service. See the table above for applicable fees. Please note that there is an expiration date on the front of the Card. You cannot use the Card or have access to the funds after the expiration date, and whether you may obtain a replacement Card is subject to the policy of the Corporate Sponsor.

4. COMMUNICATIONS

You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

5. UNAUTHORIZED TRANSACTIONS

a. Contact Customer Service Immediately

If you believe your Card has been lost or stolen or an unauthorized transaction has been made using the information from your Card without your permission, contact Customer Service **IMMEDIATELY**. We will ask for the Card number and other identifying details. **We may not be able to assist you if you do not have the Card number.** We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. We will charge a fee as disclosed (subject to applicable law) for any lost/stolen Card, which will be deducted from the balance on the Card. A reissued Card may take up to 30 days to process. **NO REFUNDS WILL BE PROVIDED FOR AMOUNTS DEBITED FROM THE LOST OR STOLEN CARD BEFORE YOU NOTIFY US.**

6. NO WARRANTIES AND LIMITATION OF LIABILITY

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with a Card or using the Card Account. Further, we will not be liable: 1. If, through no fault of ours, you do not have enough funds available in your Card account to complete the transaction; 2. If a merchant refuses to accept your Card; 3. 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; 4. If access to your Card has been blocked after you reported your Card lost or stolen; 5. If there is a hold or your funds are subject to legal process or other encumbrance restricting their use; 6. If we have reason to believe the requested transaction is unauthorized; 7. If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or 8. For any other exception stated in our Agreement with you.

7. LEGAL NOTICES

a. English Language Controls

Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

b. Assignability

You may not assign or transfer your Card or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in your Card.

c. Other Terms

We may amend or change the terms of this Agreement at any time, subject to applicable law. You will be notified of any change to this Agreement in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota except to the extent governed by federal law. Should your Card have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

8. PRIVACY

We may provide information to our employees, auditors, affiliates, service providers, or attorneys as needed, or to any third party if you give us your written permission. We may also collect: (1) Information about purchases made with the Card, such as date of purchase, amount and place of purchase; (2) Information you provide to us when you register a Card, or for replacement Cards, or when you contact us with customer service issues, such as name, address, phone number. We may also disclose information about your Card or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of your Card for a third party, such as merchant; (3) provide customer services; (4) process claims for lost or stolen Cards; (5) help protect against fraud and to conduct research and analysis; or (6) comply with government agency or court orders, or other legal reporting requirements.

9. JURY TRIAL WAIVER AND ARBITRATION

a. Jury Trial Waiver: To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

b. Arbitration Clause: You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Card. You must send the opt out notice in writing to Pathward, N.A. Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 ("Notice Address"). This Arbitration Clause governs any dispute arising under this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the arbitration administrator, as chosen by us. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing. You must send your notice to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Card is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.

Prepaid card is issued by Pathward, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc.

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