

**ACCOUNTHOLDER AGREEMENT IMPORTANT – PLEASE READ CAREFULLY
IMPORTANT – BE SURE TO PROVIDE THIS ACCOUNTHOLDER AGREEMENT TO THE VIRTUAL
ACCOUNT RECIPIENT.**

**TREAT YOUR VIRTUAL ACCOUNT LIKE CASH. NEVER PROVIDE
YOUR VIRTUAL ACCOUNT OR VIRTUAL ACCOUNT INFORMATION TO
SOMEONE YOU DON'T KNOW – YOU MAY LOSE YOUR MONEY WITH NO
RECOURSE.**

**Terms and Conditions/Definitions for the Vanilla eReward Visa® Virtual
Account**

This Accountholder Agreement (“Agreement”) outlines the terms and conditions under which the Vanilla eReward Visa Virtual Account (the “Virtual Account”) has been issued by TBBK Card Services, Inc., Sioux Falls, South Dakota, (the “Issuer”). By accepting and using the Virtual Account, you agree to be bound by the terms and conditions contained in this Agreement. “Virtual Account” means the records we maintain to account for the transactions made using the Virtual Account. “You” and “your” mean the person or persons who receive the Virtual Account and are authorized to use it as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer and our successors, affiliates or assignees. InComm Financial Services, Inc., P.O. Box 826, Fortson, Georgia 31808, is the entity managing the Virtual Account program (“Program Manager”). You acknowledge and agree that the value available in the Virtual Account is limited to the funds that have been loaded into the Virtual Account on your behalf. The expiration date of the Virtual Account is identified on the Virtual Account card image that you may view when accessing your Virtual Account at VanillaEReward.com. The Virtual Account is a prepaid card. The Virtual Account is not a gift Virtual Account or a gift certificate. You have received this Virtual Account as a gratuity, without the payment of any monetary value or consideration. You are not the owner of the Virtual Account or the funds underlying the Card. Your failure to activate and use the Virtual Account by the expiration date identified on the Virtual Account card image that you may view when accessing your Virtual Account at VanillaEReward.com results in the loss of all right, title and interest in the Virtual Account and the underlying funds. The Virtual Account is not connected in any way to any other Account. The Virtual Account is not a credit card. The Virtual Account is not for resale. You will not receive any interest on the funds in the Virtual Account. The Virtual Account is the property of the Issuer and must be surrendered upon demand. The Virtual Account is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law.

The Virtual Account is not designed for business use, and we may close it if we determine it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement.

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

Write down the Virtual Account number and the customer service phone number provided in this Agreement on a separate piece of paper in case the Virtual Account is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

Activate The Virtual Account

You must activate the Virtual Account before it can be used. Please call 1-844-244-9758 to activate the Virtual Account.

Choosing A Personal Identification Number

You will not receive a Personal Identification Number (“PIN”) with the Virtual Account. However, you will be prompted to select a PIN while completing your first point of sale (“POS”) transaction at a POS device. The PIN you select can be any 4-digit code. You must use the same PIN for each subsequent PIN-based transaction, unless and until you choose to reset the PIN as described below in the paragraph labeled “Resetting The PIN”. Avoid using obvious combinations like 1234, 4 identical numbers, your birthday or year.

Resetting The PIN

You have the option to deactivate and reset the current PIN by visiting VanillaEReward.com or calling Accountholder Services at 1-844-244-9758. By visiting this website or calling customer service, you can have the Virtual Account’s PIN deactivated. You will be required to provide information about the Virtual Account (Virtual Account number, expiration date and security code) prior to resetting the PIN. Once the PIN has been reset you may then select a new 4-digit PIN during your next PIN-based transaction at a POS device.

Safeguarding The Virtual Account and PIN

Once you have chosen a PIN, you should take precautions to protect it. You should not write or keep the PIN with the Virtual Account. Never share the PIN with anyone. When entering the PIN, be sure it cannot be observed by others and do not enter the PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to the PIN, you should advise us immediately following the procedures in the paragraph labeled “Lost or Stolen Virtual Account; Unauthorized Transactions”.

Authorized Virtual Account Users

You are responsible for all transactions initiated and fees incurred by use of the Virtual Account. If you permit another person to have access to the Virtual Account or Virtual Account number, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Virtual Account according to the terms and conditions of this Agreement.

Secondary Virtual Account holder

You may not request an additional Virtual Account for another person.

Your Representations and Warranties

By activating, retaining, using or authorizing use of the Virtual Account, you represent and warrant to us that: (i) any personal information provided to us in connection with the Virtual Account is true, correct and complete; (ii) you received a copy of this Agreement; (iii) you understand and agree that the terms of the Agreement are binding and must be complied with; and (iv) you accept the Agreement and Virtual Account.

Cash Access

You may not use the Virtual Account to obtain cash from an Automated Teller Machine (“ATM”), Point-of-Sale (“POS”) device, or by any other means.

Loading The Virtual Account

The Virtual Account is not reloadable after being loaded at the time of issuance. Personal checks, cashier’s checks, and money orders sent to the Issuer are not an acceptable form of loading. Any checks and money orders sent to the Issuer for loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded at the discretion of the Issuer.

The maximum dollar value of the Virtual Account can be found by calling 1-844-244-9758, or by visiting VanillaEReward.com. These are the limits associated with loading the Virtual Account:

Transaction Type	Frequency and/or Dollar Limits
Load(s) from the Program Manager	The Virtual Account may receive one (1) load for up to \$1,000.00.

For Virtual Account balance information, please call 1-844-244-9758 or visit VanillaEReward.com.

Preauthorized Transfers

The Virtual Account cannot be used for preauthorized direct debits from merchants, Internet service or other utility service providers. If presented for payment, preauthorized direct debits will be declined and payment to the merchant or provider will not be made. You are not authorized to provide the combination of the Issuer’s bank routing number and the Virtual Account number to anyone.

Using The Virtual Account /Features

These are the maximum amounts that can be spent on the Virtual Account:

Transaction Type	Frequency and/or Dollar Limits
Virtual Account Purchases (Signature or PIN)	You may use the Virtual Account for purchases in any number of transactions up to the balance of the Virtual Account*

* Maximum transaction limits are restricted to the dollar value that has been loaded to the Virtual Account. For Virtual Account balance information, please call 1-844-244-9758 or visit VanillaEReward.com.

You may use the Virtual Account to purchase or lease goods or services in the fifty (50) states of the United States, the District of Columbia, and the following territories or commonwealths: Federated States of Micronesia, Northern Mariana Islands, Guam, Puerto Rico, U.S. Virgin Islands, American Samoa, Baker Island, Howland Island, Jarvis Island, Kingman Reef, Midway Islands, Navassa Island, Palau, Palmyra Atoll, and Wake Island (collectively, the “U.S.”), everywhere Visa debit cards or PULSE cards are accepted as long as you do not exceed the available value of the Virtual Account. The Virtual Account may not be used outside the U.S., including Internet and mail or telephone order merchants outside the U.S. Some merchants do not allow cardholders to conduct split transactions where you use the Virtual Account as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Virtual Account to the Virtual Account. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping the Virtual Account, the Virtual Account is likely to be declined.

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

You acknowledge that purchases made with the Virtual Account are similar to those made with cash, and you do not have the right to stop payment or lodge a billing dispute on any purchase or payment transaction originated by use of the Virtual Account. If you authorize a transaction and then fail to make the purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days.

Using the 16-digit Virtual Account number without presenting a physical Virtual Account (such as for a mail order, telephone, or Internet purchase) has the same legal effect if you had used a physical card. For security reasons, we may limit the amount or number of transactions you can make on the Virtual Account and/or limit the acceptance of the Virtual Account at certain merchants. The Virtual Account cannot be redeemed for cash. You may not use the Virtual Account for any illegal transaction.

Each time you use the Virtual Account, you authorize us to reduce the available value of the Virtual Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in the Virtual Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the available balance of funds on the Virtual Account, you shall remain fully liable to us for the amount of the transaction and any fees, if applicable.

Non-Visa Debit Transactions

New procedures are in effect that may impact you when you use the Virtual Account at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a PULSE transaction. Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the PULSE network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the PULSE network. To initiate a Visa debit transaction at the POS, swipe the Virtual Account through a POS terminal, sign the receipt, or provide the 16-digit Virtual Account number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter the PIN at the POS terminal or provide the 16-digit Virtual Account number after clearly indicating a preference to route the transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with the Virtual Account, you agree to accept credits to the Virtual Account for such refunds and agree to the refund policy of that merchant. The Issuer and Program Manager are not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Virtual Account. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

Virtual Account Replacement

If you need to replace the Virtual Account for any reason, please contact 1-844-244-9758 to request a replacement Virtual Account number. You will be required to provide personal information which may include the 16-digit Virtual Account number, your full name, transaction history, copies of accepted identification, etc. A fee will apply to obtain a replacement Virtual Account for any reason – see the section entitled “Fee Schedule”.

Expiration

The Virtual Account will expire no sooner than six (6) months from the date it was issued. **The funds expire when the Virtual Account expires.** You will not be able to use the Virtual Account after the expiration date. The Virtual Account may not be replaced after the expiration date.

If you need a replacement Virtual Account number other than the Virtual Account's expiration, you may request one at any time.

Transactions Made In Foreign Currencies

The Virtual Account may only be used within the U.S.

Receipts

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

Virtual Account Balance/Transaction History

You are responsible for keeping track of the available balance of the Virtual Account. Merchants generally will not be able to determine the available balance. It's important to know the available balance before making any transaction. You may obtain information about the amount of money remaining in the Virtual Account by calling 1-844-244-9758. This information, along with at sixty (60) day history of the Virtual Account transactions, is also available online at VanillaEReward.com. It may also be possible to obtain a written history of Virtual Account transactions by calling 1-844-244-9758 or by writing to Reward Vanilla eReward Visa Virtual Account Customer Service, P.O. Box 826, Fortson, Georgia 31808.

You will not automatically receive paper statements.

Fee Schedule

There are no fees associated with the Vanilla eReward Visa Virtual Account.

Confidentiality

We may disclose information to third parties about the Virtual Account or the transactions you make:

1. Where it is necessary for completing transactions;
2. In order to verify the existence and condition of the Virtual Account for a third party, such as a merchant;
3. In order to comply with government agency, court order, or other legal or administrative reporting requirements;
4. If you consent by giving us your written permission;
5. To our employees, auditors, affiliates, service providers, or attorneys as needed; or
6. Otherwise as necessary to fulfill our obligations under this Agreement.

Our Liability for Failure To Complete Transactions

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

1. If through no fault of ours, you do not have enough funds available on the Virtual Account to complete the transaction;
2. If a merchant refuses to accept the Virtual Account;
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 the Virtual Account has been blocked after you reported the Virtual Account lost or stolen;
5. If there is a hold or the funds are subject to legal or administrative 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. Any other exception stated in our Agreement with you.

Other Miscellaneous Terms

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

Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at VanillaEReward.com, and any such amendment shall be effective upon such posting to that website. The current Agreement is available at VanillaEReward.com. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend the Virtual Account or this Agreement at any time. You may cancel this Agreement by returning the Virtual Account to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event the Virtual Account is cancelled, closed, or terminated for any reason, the unused funds will be returned to the Program Manager

Lost or Stolen Virtual Account; Unauthorized Transactions.

Contact us immediately if you believe your Virtual Account has been lost or stolen, or an unauthorized transaction has been made without your permission using the information from your Virtual Account. We will ask for the Virtual Account number and other identifying details. **We may not be able to assist you if you do not have or provide the Virtual Account number or other information we request.** We may not be able to assist you if you do not contact us within sixty (60) days of the unauthorized transaction. If the Virtual Account has been lost or stolen, we will close the Virtual Account to keep losses down and we may send a replacement Virtual Account. If we issue a replacement Virtual Account, the replacement Virtual Account will have a value equal to the available balance on the Virtual Account at the time you notified us of the loss or theft, and the Re-issuance Fee will apply (see the section labeled “Fee Schedule”). **NO REFUNDS WILL BE PROVIDED FOR AMOUNTS DEBITED FROM THE**

LOST OR STOLEN VIRTUAL ACCOUNT BEFORE YOU NOTIFY US. A

reissued Virtual Account may take up to thirty (30) days to process.

English Language Controls

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

Customer Service

For customer service or additional information regarding the Virtual Account, please contact us at:

Vanilla eReward Visa Virtual Account Customer Service

P.O. Box 826

Fortson, Georgia 31808

1-844-244-9758.

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

Telephone Monitoring/Recording

From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

No Warranty Regarding Goods or Services as Applicable

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with the Virtual Account.

Arbitration

Any claim, dispute, or controversy (“Claim”) arising out of or relating in any way to: i) this Agreement; ii) the Virtual Account; iii) your acquisition of the Virtual Account; iv) your use of the Virtual Account; v) the amount of available funds in the Virtual Account; vi) advertisements, promotions or oral or written statements related to the Virtual Account, as well as goods or services purchased with the Virtual Account; vii) the benefits and services related to the Virtual Account; or viii) transactions on the Virtual Account, no matter how described, pleaded or styled, shall be **FINALLY** and **EXCLUSIVELY** resolved by binding individual arbitration conducted by the American Arbitration Association (“AAA”) under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

We will pay the initial filing fee to commence arbitration and any arbitration hearing that you attend shall take place in the federal judicial district of your residence. ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

For a copy of the procedures, to file a Claim or for other information about this organization,

contact it at: AAA, 335 Madison Avenue, New York, NY 10017, or at www.adr.org.

All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

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

This arbitration provision shall survive: i) the termination of the Agreement; ii) the bankruptcy of any party;

iii) any transfer, sale or assignment of the Virtual Account, or any amounts owed on the Virtual Account, to any other person or entity; or iv) expiration of the Virtual Account. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE VIRTUAL ACCOUNT. SAVE YOUR RECEIPT AND CALL 1-844-244-9758 TO CANCEL THE VIRTUAL ACCOUNT AND TO REQUEST A REFUND.

This Virtual Account Account Holder Agreement is effective 01/2021.

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