

Vanilla eReward Visa® Virtual Accountholder Agreement

CUSTOMER SERVICE CONTACT INFORMATION:

P.O. Box 826, Fortson, Georgia 31808 (Address)

www.VanillaEReward.com (Website)

1-844-244-9758 (Phone Number)

IMPORTANT NOTICES:

1. THIS VIRTUAL ACCOUNT HAS BEEN ISSUED FOR LOYALTY/AWARD/PROMOTIONAL PURPOSES AND IS NOT A GIFT CARD; NOR IS IT INTENDED FOR GIFTING PURPOSES.
2. YOUR VIRTUAL ACCOUNT HAS A VALID THRU DATE EMBOSSED ON THE FRONT OF THE VIRTUAL ACCOUNT IMAGE.
3. PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION ("DISPUTE CLAUSE" SECTION) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION.
4. ALWAYS KNOW THE EXACT DOLLAR AMOUNT AVAILABLE ON YOUR VIRTUAL ACCOUNT. MERCHANTS MAY NOT HAVE ACCESS TO DETERMINE YOUR VIRTUAL ACCOUNT BALANCE.
5. IF YOU DO NOT AGREE TO THESE TERMS, DO NOT USE THE VIRTUAL ACCOUNT AND CANCEL THE VIRTUAL ACCOUNT BY CALLING CUSTOMER SERVICE AND REQUESTING A REFUND CHECK.

Fees and Expiration Dates associated with your Virtual Account

Monthly Fee: \$2.50 (per month)

Subject to applicable law, beginning with the thirteenth (13th) month following the date of activation, a monthly fee of \$2.50 will be assessed to your Virtual Account. This fee will be assessed to your Virtual Account as long as there are funds remaining on your Virtual Account.

This Accountholder Agreement ("Agreement") sets forth the terms and conditions under which the Vanilla eReward Visa Virtual Account has been issued to you. In this Agreement, "Virtual Account" means the Vanilla eReward Visa Virtual Account issued to you by MetaBank®. "You" and "your" means the person or persons who have received the Virtual Account and are authorized to use the Virtual Account as provided for in this Agreement. "We," "us," and "our" mean MetaBank, our successors, affiliates or assignees. "Corporate Sponsor" means the manufacturer, retailer, distributor, or marketer of the Virtual Account. The Virtual Account will remain the property of MetaBank 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. Please read this Agreement carefully and keep it for future reference.

1. ABOUT YOUR VIRTUAL ACCOUNT

Your Virtual Account is loaded with a specific value and redeemable online, by mail, or telephone where Visa debit, Interlink®, or PULSE® cards are accepted. You do not have the ability to add funds to the Virtual Account. You should treat your Virtual Account with the same care as you would treat cash. Your Virtual Account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Virtual Account is not a credit card. You will not receive any interest on the funds in your Virtual Account.

2. USING YOUR VIRTUAL ACCOUNT

a. Accessing Funds and Limitations

The Virtual Account will be active when you receive it. You may begin using the Virtual Account immediately upon receipt. The funds accessible to you are provided by the Corporate Sponsor of the product, not by the issuer of the Virtual Account. That Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to your Virtual Account.

You may use your Virtual Account to purchase goods or services online, by mail, or telephone wherever Visa debit, Interlink, and PULSE cards are accepted. Each time you use your Virtual Account, you authorize us to reduce the value available on your Virtual Account by the amount of the transaction. Your Virtual Account cannot be redeemed for cash or be used to obtain cash in any transaction.

Each time you use your Virtual Account, you represent and warrant to us that you are either the Accountholder or an authorized user of the Virtual Account. If you permit someone else to use your Virtual Account, we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use.

In no event may the Virtual Account be used to redeem cash or conduct illegal transactions. For security reasons, we may limit the amount or number of transactions you can make on the Virtual Account. We may refuse to process any transaction that we believe may violate the terms of this Agreement. You may not use your Virtual Account at merchants outside the United States (including internet, mail or telephone order merchants based outside the United States).

b. Personal Identification Number ("PIN")

When you first use the Virtual Account, any four (4)-digit code will work as the initial Personalized Identification Number ("PIN") for the 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 as described below in the section labeled, "Resetting The PIN." Choose a PIN that you can remember easily – but avoid using obvious numbers like "1234" or "5555." You should not write or keep your PIN with your Virtual Account. Never share your PIN with anyone.

c. Resetting the PIN

If you need to reset the Virtual Account PIN, please visit VanillaEReward.com or call 1-844-244-9758. By visiting this website or calling Customer Service, you may deactivate the Virtual Account PIN. You will be required to provide information about the Virtual Account (the account number, expiration date and security code) to reset the PIN. You may then select a new four (4) digit PIN during the next PIN-based transaction.

d. Obtaining Virtual Account Balance Information

You should keep track of the amount of value loaded on Virtual Accounts issued to you. You may obtain information about the amount of money you have remaining in your Virtual Account at no charge by contacting Customer Service. This information, along with a 60-day history of account transactions, is also available online by visiting our Website. You also have the right to obtain a sixty (60) day written history of account 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 Virtual Account. With certain types of purchases (such as those made at restaurants, hotels, or similar

purchases), your Virtual Account 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 Virtual Account, the return and refund will be handled by the merchant. If the merchant credits your Virtual Account, 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. Receipts will be required if you need to verify a transaction.

h. Split Transactions and other uses

If you do not have enough funds available in your Virtual Account, you can instruct the merchant to charge a part of the purchase to the Virtual Account and pay the remaining amount with another form of payment. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash.

YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON YOUR VIRTUAL ACCOUNT. If you attempt to use the Virtual Account when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction exceeds the balance of the funds available in your Virtual Account, you shall remain fully liable to us for the amount of the transaction and agree to pay us promptly for the negative balance. We also reserve the right to cancel this Virtual Account and close your Virtual Account should you create one or more negative balances with your Virtual Account.

3. LOST OR STOLEN VIRTUAL ACCOUNT

If your Virtual Account is lost, you can retrieve your Virtual Account details at any time by visiting www.VanillaEReward.com, but you must have your original reward code or account number to view your account. If you do not have this information, use the link that was provided to you in your confirmation email. If you still experience difficulties, please contact Customer Service. The funds on your Virtual Account do not expire. The "valid thru" date indicated on the front of your Virtual Account is not an expiration date, but is intended primarily for fraud protection purposes and also permits your Virtual Account to be used with certain Internet or mail/telephone order merchants. After the "valid thru" date, your available funds will be temporarily unavailable until you contact Customer Service for a replacement Virtual Account with a new "valid thru" date. If your Virtual Account still has unused funds on it after your Virtual Account expires, you may order a new Virtual Account by contacting Customer Service. Upon contacting us for any lost/stolen Virtual Account, your funds will be temporarily unavailable until you activate your replacement Virtual Account.

4. BUSINESS DAYS

For purposes of these disclosures, our business days are 24/7/365.

5. UNAUTHORIZED TRANSACTIONS

a. Contact Customer Service Immediately

If you believe your Virtual Account has been lost or stolen or an unauthorized transaction has been made using the information from your Virtual Account without your permission, contact Customer Service IMMEDIATELY. We may ask for the Virtual Account number and other identifying details. **We cannot assist you if you do not have the Virtual Account number.** We reserve the right to investigate any claim you may make with respect to a lost or stolen Virtual Account or unauthorized transaction, and you agree to cooperate with such investigation. We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. A reissued Virtual Account may take up to 30 days to process.

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 using the Virtual Account. Further, we will not be liable:

1. If, through no fault of ours, you do not have enough funds available in your Virtual Account to complete the transaction;
2. If a merchant refuses to accept your 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 your Virtual Account has been blocked after you reported your Virtual Account 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. OTHER TERMS

The Virtual Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your 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 (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 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. Should your Virtual Account have a remaining balance after a certain period of time, we may be required to remit the remaining funds to the appropriate state agency.

8. AMENDMENT AND CANCELLATION

We may amend or change the terms of this Agreement at any time, subject to applicable law. You will be notified of any change in the manner required by applicable law prior. However, if the change is made for security purposes, we can implement such change without prior notice. You may close your

Virtual Account at any time by contacting Customer Service. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

9. TELEPHONE MONITORING/RECORDING

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.

10. 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.

11. WAIVER OF RIGHT TO TRIAL BY JURY

YOU AND WE ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL RIGHT BUT MAY BE WAIVED IN CERTAIN CIRCUMSTANCES. 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 SHALL NOT AFFECT OR BE INTERPRETED AS MODIFYING IN ANY FASHION THE DISPUTE CLAUSE SET FORTH IN THE FOLLOWING SECTION, IF APPLICABLE, WHICH CONTAINS ITS OWN SEPARATE JURY TRIAL WAIVER.

12. DISPUTE CLAUSE

We have put this Dispute Clause in question and answer form to make it easier to follow. However, this Dispute Clause is part of this Agreement and is legally binding.

Background and Scope.

Question	Short Answer	Further Detail
What is arbitration?	An alternative to court	In arbitration, a third party arbitrator ("Arbitrator") solves Disputes in an informal hearing.
Is it different from court and jury trials?	Yes	The hearing is private. There is no jury. It is usually less formal, faster and less expensive than a lawsuit. Pre-hearing fact finding is limited. Appeals are limited. Courts rarely overturn arbitration awards.
Can you opt-out of this Dispute Clause?	Yes, within 60 days	If you do not want this Dispute Clause to apply, you must send us a signed notice within 60 calendar days after you purchase the Virtual Account. You must send the notice in writing (and not electronically) to our Notice Address, Attn: General Counsel. Provide your name, address and Virtual Account number. State that you "opt out" of the dispute clause.
What is this Dispute Clause about?	The parties' agreement to arbitrate Disputes	Unless prohibited by applicable law and unless you opt out, you and we agree that you or we may elect to arbitrate or require arbitration of any "Dispute" as defined below.
Who does the Dispute Clause cover?	You, us and certain "Related Parties"	This Dispute Clause governs you and us. It also covers certain "Related Parties": (1) our parents, subsidiaries and affiliates; (2) our employees, directors, officers, shareholders, members and representatives; and (3) any person or company that is involved in a Dispute you pursue at the same time you pursue a related Dispute with us.
What Disputes does the Dispute Clause cover?	All Disputes (except certain Disputes about this Dispute Clause)	This Dispute Clause governs all "Disputes" that would usually be decided in court and are between us (or any Related Party) and you. In this Dispute Clause, the word "Disputes" has the broadest reasonable meaning. It includes all claims even indirectly related to your Virtual Account or this Agreement. It includes claims related to the validity in general of this Agreement. However, it does not include disputes about the validity, coverage or scope of this Dispute Clause or any part of this Dispute Clause. (This includes a Dispute about the rule against class arbitration.) All such disputes are for a court and not an Arbitrator to decide.
Who handles the arbitration?	Usually AAA or JAMS	Arbitrations are conducted under this Dispute Clause and the rules of the arbitration administrator in effect when the arbitration is started. However, arbitration rules that conflict with this Dispute Clause do not apply. The arbitration administrator will be either: <ul style="list-style-type: none"> • The American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org. • JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com • Any other company picked by agreement of the parties. If all the above options are unavailable, a court will pick the administrator. No arbitration may be administered without our consent by any administrator that would permit a class arbitration under this Dispute Clause. The arbitrator will be selected under the administrator's rules. However, the arbitrator must be a lawyer with at least ten years of experience or a retired judge unless you and we otherwise agree.
Can Disputes be litigated?	Sometimes	Either party may bring a lawsuit if the other party does not demand arbitration. We will not demand arbitration of any lawsuit you bring as an individual action in small-claims court. However, we may demand arbitration of any appeal of a small-claims decision or any small-claims action brought on a class basis.
Are you giving up any rights?	Yes	For Disputes subject to this Dispute Clause, you give up your right to: 1. Have juries decide Disputes. 2. Have courts, other than small-claims courts, decide Disputes. 3. Serve as a private attorney general or in a representative capacity. 4. Join a Dispute you have with a dispute by other consumers. 5. Bring or be a class member in a class action or class arbitration. We also give up the right to a jury trial and to have courts decide Disputes you wish to arbitrate.

Can you or another consumer start a class arbitration?	No	The Arbitrator is not allowed to handle any Dispute on a class or representative basis. All Disputes subject to this Dispute Clause must be decided in an individual arbitration or an individual small-claims action. This Dispute Clause will be void if a court rules that the Arbitrator can decide a Dispute on a class basis and the court's ruling is not reversed on appeal.
What law applies?	The Federal Arbitration Act ("FAA")	This Agreement and the Virtual Accounts involve interstate commerce. Thus, the FAA governs this Dispute Clause. The Arbitrator must apply substantive law consistent with the FAA. The Arbitrator must honor statutes of limitation and privilege rights. Punitive damages are governed by the constitutional standards that apply in judicial proceedings.
Will anything I do make this Dispute Clause ineffective?	No	This Dispute Clause stays in force even if: (1) you or we end this Agreement; or (2) we transfer or assign our rights under this Agreement.

Process.

What must a party do before starting a lawsuit or arbitration?	Send a written Dispute notice and work to resolve the Dispute	Before starting a lawsuit or arbitration, the complaining party must give the other party written notice of the Dispute. The notice must explain in reasonable detail the nature of the Dispute and any supporting facts. If you are the complaining party, you must send the notice in writing (and not electronically) to our Notice Address, Attn: General Counsel. You or an attorney you have personally hired must sign the notice and must provide the Virtual Account number and a phone number where you (or your attorney) can be reached. A letter from us to you will serve as our written notice of a Dispute. Once a Dispute notice is sent, the complaining party must give the other party a reasonable opportunity over the next 30 days to resolve the Dispute on an individual basis.
How does an arbitration start?	Mailing a notice	If the parties do not reach an agreement to resolve the Dispute within 30 days after notice of the Dispute is received, the complaining party may commence a lawsuit or an arbitration, subject to the terms of this Dispute Clause. To start an arbitration, the complaining party picks the administrator and follows the administrator's rules. If one party begins or threatens a lawsuit, the other party can demand arbitration. This demand can be made in court papers. It can be made if a party begins a lawsuit on an individual basis and then tries to pursue a class action. Once an arbitration demand is made, no lawsuit can be brought and any existing lawsuit must stop.
Will any hearing be held nearby?	Yes	The Arbitrator may decide that an in-person hearing is unnecessary and that he or she can resolve a Dispute based on written filings and/or a conference call. However, any in-person arbitration hearing must be held at a place reasonably convenient to you.
What about appeals?	Very limited	Appeal rights under the FAA are very limited. The Arbitrator's award will be final and binding. Any appropriate court may enter judgment upon the arbitrator's award.

Arbitration Fees and Awards.

Who bears arbitration fees?	Usually, we do.	We will pay all filing, administrative, hearing and Arbitrator fees if you act in good faith, cannot get a waiver of such fees and ask us to pay.
When will we cover your legal fees and costs?	If you win	If you win an arbitration, we will pay the reasonable fees and costs for your attorneys, experts and witnesses. We will also pay these amounts if required under applicable law or the administrator's rules or if payment is required to enforce this Dispute Clause. The Arbitrator shall not limit his or her award of these amounts because your Dispute is for a small amount.
Will you ever owe us for arbitration or attorneys' fees?	Only for bad faith	The Arbitrator can require you to pay our fees if (and only if): (1) the Arbitrator finds that you have acted in bad faith (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)); and (2) this power does not make this Dispute Clause invalid.
Can an award be explained?	Yes	A party may request details from the Arbitrator, within 14 days of the ruling. Upon such request, the Arbitrator will explain the ruling in writing.

This Virtual Account is issued by MetaBank, Member FDIC, pursuant to a license from Visa.
 5501 S. Broadband Lane
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