

GET TO KNOW YOUR CARD

To activate your card go to: globalcashcard.com/activate or call 866-929-8096 For customer service, call 949-751-0360

Getting Started with Your Card

Your employer should fund your card with your pay on payday. You will have access to your funds through merchants and ATMs worldwide.

Lost or Stolen Cards

Report a lost or stolen card to Global Cash Card immediately by calling 949-751-0360.

Using Your Global Cash Card

Point-of-Sale Purchase

Use your card any place that accepts Visa® or Mastercard®, such as grocery stores, restaurants, gas stations, and retail stores.

Use as Signature or Debit

- Signature Transactions: These purchases do not require a PIN and are the most efficient way to use your card. These transactions are without a fee.¹

- Debit/PIN Transactions: These are PIN transactions and are best used when you want cash back from a merchant.

ATM Transactions

Access your money at ATMs worldwide. Visit our website to find surcharge-free ATMs in your area, or visit moneypass.com or allpointnetwork.com.⁴

Multiple Ways to Check Your Card Balance Without a Fee¹

- Go to globalcashcard.com/login.
- Use two-way texting.²
- Sign up for card alerts to get automatic notifications.²
- Call 949-751-0360 and follow the prompts.

Get Your Money Off the Card Without a Fee¹

You can go to any participating bank and withdraw all of your money to the penny. Inform the teller you wish to do an over-the-counter transaction, and tell them the amount you would like to withdraw. You may be asked to show your ID. You can check your balance online or by enrolling in our two-way text service.²

Internet Purchases¹

There is no fee to make Internet purchases with your card from Global Cash Card.

Gas Stations

The best way to use your card at gas stations is to prepay for the exact amount at the cashier. If you pay at the pump, the gas station may place a hold of up to \$100 or more on your card. This hold can last up to 24 hours.

Restaurants

Restaurants may automatically add up to 25% or more to your bill to cover a tip. If you do not have the total on your card to cover the amount, the transaction will be declined.

Accessing Your Card Account

Access Your Card Account Online

Go to globalcashcard.com. Click on the “Register” button under the New User section of User Login. Select a username and password. On future visits, only your username and password will be required.

Mobile Access²

Access your card account anywhere, anytime. You can check card balances, transfer funds, pay bills, find ATMs, and much more. Visit globalcashcard.com/login from any web-enabled device.

Two-Way Texting²

A service that allows you to text pre-defined commands to a short code and receive information on balance, card activity, and card account information.

Account Alerts²

Email or text messaging alerts can be set up for each deposit and when your card falls below a specified dollar amount. Go online to your card account to set up your alerts today at globalcashcard.com/login.

Security

All card balances are FDIC-insured, provided the card is registered in the name of the primary cardholder. Your money is also protected by Regulation E and Visa’s Zero Liability Policy and Mastercard’s Zero Liability Policy.⁵

Additional Card Features

Use It at Your Next Employer

Log into your card account at globalcashcard.com/ login and download the direct deposit form to give to your new employer.

Bill Pay¹

Pay merchants who accept Visa and Mastercard debit cards directly with your card without a fee. For all other bills, use Global Cash Card’s bill pay system.

Additional Deposits

You can load additional funds onto your card at any MoneyGram or Western Union location in the United States (third-party load fees may apply).

Deposit a check with Ingo Money³ by snapping a photo in their user friendly app.² Approval times vary depending on the type of check and approval from Ingo.

¹ While this feature is available without a fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this card. See your Cardholder Agreement and Disclosure for more details.

² Standard text message and data rates, fees, and charges may apply.

³ Ingo Money is operated by Ingo Money, Inc., and all check funding services are provided by First Century Bank, N.A. See complete terms, fees and conditions at: ingomoney.com/termsconditions.html.

⁴ Please review your terms and conditions to learn how this applies to you

⁵ See your Cardholder Agreement for full zero-liability information.

The Global Cash Card Visa prepaid card and debit Mastercard are issued by MetaBank®. Member FDIC, pursuant to a license by Visa U.S.A. Inc. and Mastercard International Incorporated. The Global Cash Card Visa prepaid card can be used everywhere Visa debit cards are accepted. Global Cash Card Debit Mastercard is accepted everywhere Debit Mastercard is accepted. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Spend Limitations	Limit
Maximum amount of Point of Sale transaction	\$7,500.00 within 24 hours
Maximum amount of Point of Sale PIN transactions	\$7,500.00 within 24 hours
*Western Union and MoneyGram only applies to cards starting with 485340, 456628, 467321, 402717, 528197, 528227, and 530327.	
**Amounts and fees may vary depending on merchant/bank	

c. Personal Identification Number (“PIN”)

After successful validation, you will select a four-digit Personalized Identification Number (“PIN”) by calling customer service at (949) 751-0360. You may use your Card to obtain cash from any Automated Teller Machine (ATM) or at any point of sale (POS) device which requires entry of a PIN where your Card is accepted. All ATM transactions are treated as cash withdrawal transactions. 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. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the section labeled “Lost or Stolen Cards; Unauthorized Transactions” below.

d. Obtaining Card Balance Information

You may obtain information about the amount of money you have remaining in your Card account by calling (949) 751-0360. This information, along with a 60-day history of account transactions, is also available on-line at www.globalcashcard.com. You also have the right to obtain a sixty (60) day written history of account transactions by calling (949) 751-0360 or by writing us at Global Cash Card 3972 Barranca Pkwy Ste J610 Irvine, CA 92606.

e. Authorized Users

We may allow you to request an additional Card for another person. If we do, you are responsible for all transactions and fees incurred by you or any other person you have authorized. You must notify us to revoke permission for any person you previously authorized to use Card information or have access to your account. You are wholly responsible for the use of each Card according to the terms of this Agreement subject to the section labeled “Lost or Stolen Cards; Unauthorized Transactions” below, and other applicable law.

f. Authorization Holds

You do not have the right to stop payment on any purchase transaction originated by use of your Card, except as otherwise provided herein. 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.

g. Preauthorized Transfers

Preauthorized credits: If you have arranged to have direct deposits made to your Card account at least once every 60 days from the same person or company, you can call us at (949) 751-0360 or www.globalcashcard.com to find out whether or not the deposit has been made.

Right to stop payment and procedure for doing so: If you have told us in advance to make regular payments out of your Card account, you can stop any of these payments. Here’s how: Call us at (949) 751-0360 or write us at Global Cash Card 3972 Barranca Pkwy Ste J610 Irvine, CA 92606 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.

Notice of varying amounts: If these regular payments may 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 more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments 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.

h. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, the merchant will handle the return and refund. 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.

i. Receipts

You may wish to retain receipts as a record of transactions. Receipts will be required if you need to verify a transaction.

j. Split Transactions and Other Uses

If you do not have enough funds available in your Card account, you can instruct the merchant to charge a part of the purchase to the Card 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.

If you use your Card number without presenting your Card (such as for an internet transaction, a mail order or a telephone purchase), the legal effect will be the same as if you used the Card itself.

You are not allowed to exceed the available amount in your Card account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available in your Card 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 may apply a debit to any subsequent credits to the Card or any other account you have with us for the amount of any negative balance on your Card. We also reserve the right to cancel this Card and close your Card account should you create one or more negative balances with your Card.

You are responsible for all transactions initiated by use of your Card, except as otherwise set forth herein. You may not use your Card for any illegal transactions, use at casinos, or any gambling activity.

k. Card Replacement and Expiration

If you need to replace your Card for any reason, please contact us at (949) 751-0360. Please note that your Card has a “Valid Thru” date on the front of the Card. You may not use the Card after the “Valid Thru” date on the front of your Card. However, even if the “Valid Thru” date has passed, the available funds on your Card do not expire.

5. Business Days

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

6. Lost or Stolen Cards; Unauthorized Transactions.

a. Contact

If you believe your Card or PIN has been lost or stolen, call: (866) 395-9200 or write: Global Cash Card 3972 Barranca Pkwy Ste J610 Irvine, CA 92606. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your Card or PIN without your permission.

b. Your Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning toll-free at (866) 395-9200 is the best way of keeping your possible losses down. You could lose all the money in your Card account. If you tell us within 2 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 or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your electronic history shows transfers that you did not make, including those made by your Card or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically accessed your account (if the unauthorized transfer could be viewed in your electronic history), or the date we sent the FIRST written history on which the unauthorized transfer appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods for a reasonable period.

c. In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (866) 395-9200 or write us at Global Cash Card 3972 Barranca Pkwy Ste J610 Irvine, CA 92606 as soon as you can, if you think an error has occurred in your Card account. 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 may request a written history of your transactions at any time by calling us at (949) 751-0360 or writing us at Global Cash Card 3972 Barranca Pkwy Ste J610 Irvine, CA 92606. You will need to tell us:

- Your name and Card account number.
- Why you believe there is an error, and the dollar amount involved.
- Orally, when the error took place.

If you tell us shortly, we may require that you send us your complaint or question in writing within 10 business days. 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 credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact us by calling (866) 395-9200.

d. Your Liability for Unauthorized Prepaid Card Transaction

Under Visa’s Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you are not grossly negligent or fraudulent in the handling of your Card. These provisions limiting your liability do not apply to debit transactions not processed by Visa or foreign ATM withdrawals.

Under Mastercard’s zero Liability Policy, your liability for unauthorized transactions on your Card account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your card from loss, theft, or unauthorized use. These provisions limiting your ability do not apply to debit transactions not processed by MasterCard or to unregistered cards.

7. Confidentiality

We may disclose information to third parties about your Card account or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card account for a third party, such as merchant; (3) In order to comply with government agency or court orders, or other legal reporting requirements; (4) If you give us your written permission; or (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.

8. Our Liability for Failure to Complete Transactions

If we do not complete a transaction to or from your Card account on time or in the correct amount according to our Agreement with you, we will be liable for your losses and damages proximately caused by us. However, there are some exceptions. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough funds available in your Card account to complete the transaction; (2) If a merchant refuses to accept your Card; (3) If an ATM where you are making a cash withdrawal does not have enough cash; (4) If an electronic terminal where you are making a transaction does not operate properly and you know about the problem when you initiated the transaction; (5) If access to your Card has been blocked after you reported your Card or PIN lost or stolen; (6) If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;

(7) If we have reason to believe the requested transaction is unauthorized; (8) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; (9) Any other exception stated in our Agreement with you.

9. Change of Address

You are responsible for notifying us immediately upon any change to your address. If your address changes to a non-U.S. address, we may cancel your Card and return funds to you in accordance with this Agreement.

10. Other Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules of any association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now and in the future. 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 card have a remaining balance after a certain period of time, we may be required to remit the remaining funds to the appropriate state agency.

11. Amendment and Cancellation

You will be notified of any change 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. You may close your Card at any time by contacting us at (949) 751-0360. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. Should your Card account be closed, we will issue you a credit for any unpaid balances, subject to fees as disclosed in this Agreement.

12. 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.

13. No Warranty Regarding Goods and Services

We are not responsible for the quality, safety, legality, or any other aspects of any goods or services you purchase with your Card.

14. How to get all your money off the card

You can go to any participating bank and withdraw all of your money. Inform the teller you wish to do an over the counter transaction and tell them your card balance.

15. 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.

16. 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	Answer
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 Card. You must send the notice in writing (and not electronically) to our Notice Address, Attn: General Counsel. Provide your name, address and Card 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 Card 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:	
• 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 Cards 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 Card 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 in text or 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.	

17. 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.

16. Right of Set-

Global Cash Card

IMPORTANT NOTICES:

- Please read carefully. This agreement contains an arbitration provision ("Dispute Clause" section) requiring all claims to be resolved by way of binding arbitration.
- Always know the exact dollar amount available on the card. Merchants may not have access to determine the card balance.
- By accepting, signing, or using this card, you agree to be bound by the terms and conditions contained in this agreement.
- If you do not agree to these terms, do not use the card.

This Cardholder Agreement ("Agreement") outlines the terms and conditions under which the Global Cash Card has been issued to you. In this Agreement, "Card" means the Global Cash Card issued to you by MetaBank®. "You" and "your" means the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean MetaBank, our successors, affiliates or assignees. The Card will remain the property of MetaBank and must be surrendered upon demand. The Card 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 Card

Your Card is a prepaid card, which allows you to access funds loaded to your Card account. You should treat your Card with the same care as you would treat cash. Your Card account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card. You will not receive any interest on the funds in your Card account. All funds loaded to your Card account are held in a custodial account with us on your behalf, and are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable limitations and restrictions of such insurance.

2. Fees

Convenience Check Fee		NO FEE
Bill Pay		NO FEE
Add Money		
Load Card via Direct Deposit		NO FEE
MoneyGram or Western Union (Third Party Fees May Apply)		NO FEE
Account Information		
Automated Telephone U.S. (IVR)		NO FEE
Operated Assisted U.S.		NO FEE
Automated Telephone (Outside U.S.)		NO FEE
Operated Assisted (Outside U.S.)		NO FEE
Transaction History (Mailed - By Request)		NO FEE
Online Statements		NO FEE
Balance Inquiry Fee: Online/IVR/Live Customer Service/Text (standard text messaging rates may apply)		NO FEE
Cardholder Notifications: Telcom/Email/Text (standard text messaging rates may apply)		NO FEE
Mobile Web (data rates may apply)		NO FEE
Account Closure Fee		NO FEE
Other Services		
Money Transfer Worldwide (Card-to-Card)		NO FEE
Transfer to Checking Account	*	NO FEE
PIN Change Fee		No Fee
Foreign Transaction Fee (FTF)		3%
Overnight Delivery		35.00
Replacement Card Fee		NO FEE
Website: www.globalcashcard.com		
Phone: (949) 751-0360		
NOTE:		

ATM Fees: When you use an ATM, you may be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Foreign Transaction Fee (FTF): If you obtain your funds or make purchase(s) in a currency or country other than the currency or country in which your Card was issued ("Foreign Transaction"), you will be charged a fee (please see fee table) on the total amount of the transaction in U.S. Dollars. If the Foreign Transaction results in a credit due to a return, we will not refund any Foreign Transaction Fee that may have been charged on your original purchase.

Currency Conversion:

If you make a Foreign Transaction, the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in the currency of your Card. The conversion rate selected by the network is independent of the Foreign Transaction Fee that we charge as compensation for our services.

3. Getting Started

Important information for Opening a Card: To open a card account you must consent to receive communication from us in electronic form. To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card. What this means for you: When you open a Card, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other documents at any time. We may limit your ability to use your Card or certain Card features until we have been able to successfully verify your identity. **Eligibility and Activation:** To be eligible to use and activate this Card, you represent and warrant to us that the personal information that you have provided to us is true, correct and complete and you have read this Agreement and agree to be bound by and comply with its terms.

4. Using Your Card

a. Loading Your Card

You may add funds to your Card account, called "loading," by Automated Clearing House (ACH), direct deposit, MoneyGram and Western Union. The maximum amount at each value reload via cash at MoneyGram is \$999.99 per day or Western Union locations is \$950.00 per day with a maximum combined total not to exceed \$2,500.00 per month. Each load may be subject to a fee pursuant to the Fees section. If you arrange to have funds transferred directly to your Card from a third party through an ACH load, you must enroll with the third party by providing the bank routing number and direct deposit account number that we provide you. You are not authorized to use this bank routing number and direct deposit account number for any other purpose. The amount of each load must be at least \$10.00 (there is no minimum load for ACH credits). We will reject any loads that exceed the maximum balance allowed on your Card. There are also maximum load restrictions we may place on your Card when aggregated with any other Cards you have. You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.

Federal Payments: THE ONLY FEDERAL PAYMENTS THAT MAY BE LOADED TO YOUR CARD VIA AN AUTOMATED CLEARING HOUSE ("ACH") CREDIT ARE FEDERAL PAYMENTS FOR THE BENEFIT OF THE PRIMARY CARDHOLDER. If you have questions about this requirement, please call (949) 751-0360.

b. Accessing Funds and Limitations

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. Your Card cannot be redeemed for cash. You may use your Card to (1) withdraw cash from your Card account, (2) load funds to your Card account, (3) transfer funds between your Card accounts whenever your request (4) purchase or lease goods or services wherever your Card is honored as long as you do not exceed the value available in your Card account, and (5) pay bills directly (by telephone) from your Card account in the amounts and on the days you request. Some of these services may not be available at all terminals. We will provide you our bank routing number and an account number for the sole purpose of initiating direct deposits to your Card account. The Card Number embossed on your Card should not be used for direct deposit transaction or they will be rejected. You are not authorized to use the bank routing number and account number to make a debit transaction with a paper check, check-by-phone or other item processed as a check, if you do not have sufficient funds in your account. These debits will be declined and your payment will not be processed.

LOAD, WITHDRAWAL and SPEND LIMITS	
Load Limitations	Limit
Total Number of times you can reload your Card via Direct Deposit	Unlimited
Minimum Load Amount via Direct Deposit	\$0.01
Total Number of times you can reload your Card via Western Union or MoneyGram	To Maximum Daily Load
Minimum Load Amount via Western Union or MoneyGram	\$10.00
Maximum Daily Load Western Union	\$950.00
Maximum Daily Load MoneyGram	\$999.99
Maximum Monthly Load Western Union*	\$2,500.00
Maximum Monthly Load MoneyGram*	\$2,500.00
*Maximum Aggregated Card Load Limits	\$2,500.00
Card to Card Transfers	\$2500.00
Payee Transfers (Bill Pay)	Unlimited within available balance.
Bank Account Transfers	\$5,000.00
Withdrawal Limitations	
Total number of ATM withdrawals	Limit
Total Maximum Amount per ATM transaction (if ATM allows)	\$500.00
Total Maximum amount of ATM transaction(s) within 24 hours	\$1,010.00
Total Maximum amount of Over the Counter Withdrawals**	\$7,500 within 24 hours

Global Cash Card Fees		
Initial and Monthly Fees		
Monthly Fee		NO FEE
Inactivity Fee (After 180 days of No-Activity)		4.00
Get Cash		
Withdrawal Fee - MoneyPass	*	NO FEE
Withdrawal Fee - Allpoint	*	NO FEE
Withdrawal Fee (Non-Allpoint/MoneyPass)	*	3.50
Surcharge Fee may apply		
Decline Fee		1.00
Balance Inquiry Fee		NO FEE
Withdrawal Fee Outside U.S. (FTF)		3.50
Decline Fee Outside U.S. (FTF)		3.25
Balance Inquiry Fee Outside U.S. (FTF)		3.25
Over-the-Counter Transaction Fee - U.S.		NO FEE
Over-the-Counter Transaction Fee - Outside U.S. (FTF)		2.00%
Spend Money		
Point of Sale Signature Purchase Fee	*	NO FEE
Point of Sale PIN Transaction Fee	*	NO FEE
Point of Sale Signature Decline Fee		NO FEE
Point of Sale PIN Decline Fee		NO FEE
Point of Sale Signature Purchase Fee Outside U.S. (FTF)		NO FEE
Point of Sale PIN Transaction Fee Outside U.S. (FTF)		NO FEE
Point of Sale Signature Decline Fee Outside U.S. (FTF)		NO FEE
Point of Sale PIN Decline Fee Outside U.S. (FTF)		NO FEE