

## List of All Fees for Global Furniture Group Prepaid Card

All fees	Amount	Details
Monthly usage		
Monthly fee (Card Maintenance)	\$3.50	Subject to applicable law, a monthly maintenance fee will be charged to your Card each month, starting on the sixth month after the issuance of the initial Card (and regardless of whether any replacement Card is issued). However, the monthly maintenance fee will not be charged in a month if: (1) money has been added to your Card in the preceding 90 days, or (2) your Card has been used to make a purchase in the preceding 90 days.
Spend money		
Point-of-Sale (POS) Transaction With PIN	\$0	Per purchase.
Point-of-Sale (POS) Transaction Without PIN	\$0	Per purchase. POS transactions without PIN include both signature-based transactions and all PIN-less transactions without a signature.
Foreign Currency Conversion	3.00%	Transactions made in currencies other than U.S. dollars will be converted to U.S. dollars. Conversion fee applies to all Transactions made outside of the U.S. This fee is included in the total amount of the settled Transaction.
Get cash		
ATM withdrawal, in-network	\$2.50	At the present time, the ATM networks offered surcharge free (and in-network if applicable) to your card include MoneyPass® locations and Presto (Publix® supermarkets). 7-Eleven® locations are available through the MoneyPass network. However, the ATMs comprising the networks may change from time to time. To be sure that the ATM you use is offered surcharge free or in-network 1) please confirm it is listed in the North Lane ATM locator and that the ATM's network is listed among the surcharge free networks for your program and 2) check the terminal's on-screen disclosure regarding fees.
ATM withdrawal, out-of-network	\$2.50	This is our fee. Out-of-Network ATM Operators are not affiliated with our Card program and may impose additional charges, even if you do not complete a transaction.
International ATM withdrawal	\$3.50	This is our fee. ATM Operators may impose additional charges.
Information		
Customer service, automated or live agent	\$0	No fee for calling our automated customer service line, including for balance inquiries.
On Demand Text Alerts to Mobile Phones	\$0	We do not charge a fee. Your mobile carrier's text messaging rates may apply.
ATM balance inquiry	\$0	We do not charge a fee. The ATM Operator may charge a fee.
International ATM balance inquiry	\$0	We do not charge a fee. The ATM Operator may charge a fee.
Other		
Replacement Card, standard delivery	\$6.95	Per request. Card will arrive within approximately 5-7 business days.
Replacement Card, expedited delivery	\$25.00	Per request. Card will arrive within approximately 2 business days.
Secondary Card	N/A	You may not request a secondary Card.
Card Decline, POS	\$0	
Card Decline, ATM	\$0	
ACH Transfer to U.S. Bank Account	\$3.00	Per transfer.
Unclaimed Property (Escheat)	\$5.00	This one-time fee is only charged if your card is without a load or a transaction for a period of years determined by your last known state address in our records. This amount may be less per applicable state law and may not exceed your Card balance.

Your funds are eligible for FDIC insurance and other protections. Your funds will be held at or transferred to Sunrise Banks, N.A., an FDIC-insured institution, or another FDIC-insured bank. Once there, your funds are insured up to \$250,000 by the FDIC in the event the bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Your card program is managed by North Lane Technologies, Inc.

Contact us by calling 1-866-326-8689, by mail at Customer Service P.O. Box 284, Conshohocken, PA 19428 USA, by email at [help@northlane.com](mailto:help@northlane.com) or visit [www.globalperformanceprogram.com](http://www.globalperformanceprogram.com)

### TRANSACTION LIMITS

Daily dollar limit for purchase transactions: \$3,000 or your established daily limit.

Daily limit on number of purchase transactions: 12 or your established daily limit.

Daily dollar limit for ATM transactions: \$420 or your established daily limit.

Daily limit on number of ATM transactions: 5 or your established daily limit.

**PRIVACY POLICY**

<b>FACTS</b>	<b>WHAT DOES SUNRISE BANKS, N.A. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>WHY?</b>	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>WHAT?</b>	<p>The types of personal information that we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Date of Birth</li> <li>• Address of Residence and Government Issued Identification</li> <li>• Account Balances and Employment Information</li> <li>• Purchase History, Transaction History, and Account Transactions</li> <li>• E-mail address</li> <li>• Phone number</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice and in accordance with applicable law.</p>
<b>HOW?</b>	All Financial Companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons Financial Companies can share their customers' personal information; the reasons Sunrise Banks, N.A. chooses to share; and whether you can limit the sharing. Please note that we do not sell any personal information as part of our business.

<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES SUNRISE BANKS, N.A. SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>For our everyday business purposes</b> —such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies.</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences.	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you.</b>	No	We don't share
<b>For non affiliates to market to you.</b>	No	We don't share

**QUESTIONS?** Call the number on the back of the Card, visit [login.northlane.com](http://login.northlane.com), or email [help@northlane.com](mailto:help@northlane.com).

**WHO WE ARE**

**Who is providing this notice?** Sunrise Banks, N.A. for holders of North Lane Technologies, Inc. Prepaid Cards.

**WHAT WE DO**

**How does Sunrise Banks, N.A. protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Sunrise Banks, N.A. collect my personal information?** We collect personal information from you, for example, when you:

- Open a Card Account or use your card
- Pay your bills or make a purchase
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only:

- Sharing for affiliates everyday business purposes- information about your creditworthiness,
- Affiliates from using your information to market to you,
- Sharing for non affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as University Financial Corp. GBC dba Sunrise Banks.</i></li> </ul>
<b>Non affiliates</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Sunrise Banks, N.A. does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Sunrise Banks, N.A. does not jointly market.</i></li> </ul>

## YOUR PRIVACY RIGHTS: CALIFORNIA RESIDENTS

<b>Description of your privacy rights</b>	<p><b>California law gives California residents additional rights regarding personal information. Those rights under California law include:</b></p> <ul style="list-style-type: none"> <li>• <b>Disclosure:</b> you can request information about the categories and specific pieces of personal information collected. You may also request information about the categories or sources from which the personal information was collected, the business purposes for collection, the business purposes for disclosure, the categories of third parties with whom we share personal information, and whether your personal information is sold to third parties.</li> <li>• <b>Erasure and deletion:</b> under certain circumstances, you can request we delete your personal information, if that personal information is no longer needed to provide our services to you, or in other limited circumstances.</li> <li>• <b>Third Party Marketing Disclosures:</b> California residents have the right to request information from us regarding the manner in which we share certain categories of personal information with third parties for their direct marketing purposes, in addition to the rights set forth above. Under California law, you have the right to send us a request at the designated address listed below to receive the following information: <ol style="list-style-type: none"> <li>1. the categories of information we disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year;</li> <li>2. the names and addresses of the third parties that received the information; and</li> <li>3. if the nature of the third party's business cannot be determined from their name, examples of the products or services marketed.</li> </ol> </li> <li>• <b>Non-Discrimination:</b> under California law, you have the right to not be discriminated against should you choose to exercise your rights, such as in denying goods or services. We may offer certain incentives related to the collection or disclosure of your information as permitted by law.</li> </ul>
<b>To request further information about our practices/your rights</b>	Write to us at <a href="mailto:privacy@northlane.com">privacy@northlane.com</a> or 555 E North Lane, Suite 5040, Conshohocken, PA 19428. The request should include your name, address, and account number.
<b>Submitting a verifiable request</b>	<p>As mentioned above, California residents have certain rights to access, delete, or otherwise control the use, collection, and/or disclosure of their information. We will respond to an individual's "verifiable request" to exercise his or her rights under such laws – that is, where we have received a request purporting to be from a particular individual, and we have been able to verify the individual's identity. The need to verify an individual's identity is critical to protecting your information, and ensuring that your information is not shared with anyone pretending to be you or someone who is not authorized to act as your agent on your behalf.</p> <p>You may submit a verifiable request via the email address or mailing address, listed in this Privacy Policy. We will ask you to provide information about yourself so that we can verify your identity as part of this process. This information may include your name, your address, your account information, and any other information deemed necessary by us to reasonably verify your identity, to ensure that your information is not shared with anyone impersonating you.</p> <p>We may ask for additional information if we have difficulty confirming your identity. We will not share your information or honor other requests in those situations in which we are unable to confirm a request for your information is a "verifiable request."</p> <p>Under California law, a consumer can appoint an "authorized agent" to make certain verifiable requests upon their behalf, such as the right to know what information we collect about the consumer or to request deletion of the consumer's information. Because the security and privacy of your information is paramount, we will ask that you identify and provide permission in writing for such persons to act as your authorized agent and exercise your applicable rights under California law in such situations. This may require us to contact you directly and alert you that an individual has claimed to be your agent and is attempting to access or delete your information. We will also independently verify your identity to ensure that an unauthorized person is not attempting to impersonate you and exercise your rights without authorization. We will not share your information or honor any other requests in those situations where you cannot or do not grant permission in writing for an identified authorized agent to act on your behalf, or where we cannot independently verify your identity.</p>

<p><b>Expiration Date</b></p>	<p>Subject to applicable law, you may use the Card only after the expiration date, which is stated on the front of the Card. If you attempt to use the Card or add funds to your Card after the expiration date, the transactions may not be processed.</p> <p><i>Available funds do not expire:</i> Your funds will never expire, regardless of the expiration date on the front of your Card. If there is a balance remaining in your account, you may use any funds on your Card. If you do not wish to use any remaining Card balance, you may request to close your Card. If we do not choose to issue a new Card to you or if we cancel your Card for any reason, we will attempt to refund to you the balance remaining on your Card less any amounts owed to us (e.g., fees and charges). A check made payable to you may be mailed to you at the latest postal address reflected in our records. A fee may be imposed for returning the remaining account balance by check (see List of All Fees)</p> <p>For Cards without a Load or a Transaction for a period of time, the funds on your Card will be presumed to be abandoned. This exact period of time is prescribed by applicable state law. Deposits to the address associated with your Card in our records. We may impose fees on Cards that are presumed abandoned as permitted by applicable law. This fee varies but the maximum charged for this fee is listed in the List of All Fees. Any balance remaining on your Card will be retained to the custody of the applicable state agency in accordance with state law, and we will have no further liability to you for such funds. Prior to remitting, we may try to locate you at the address shown in our records, so we encourage you to keep us informed if you change your address. You may notify us of a change of address by logging in to our website listed in the contact information for your program or by calling the Customer Service number on the back of your Card.</p>
<p><b>Unclaimed Property</b></p>	<p><b>OTHER OBLIGATIONS AND RESTRICTIONS ON YOU</b></p> <p>You agree to each of the following obligations and restrictions when you use your Card.</p> <p><b>Required Information</b></p> <p>You must provide your full legal name, residential or business street address (not a P.O. Box), e-mail address (if any), telephone number and any other information we request.</p> <p><i>Important information about procedures for obtaining a new Card:</i> To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.</p> <p><i>What this means for you:</i> When you request or register for a Card, we may ask for your full legal name, residential or business street address (not a P.O. Box), date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.</p> <p><b>Your Disputes With Merchants</b></p> <p>We do not guarantee, and we are not responsible for, the delivery, quality, safety, legality, or any other aspect of goods and services you purchase using your Card. You agree to resolve any disputes with merchant who honored your Card directly, and not to make us in that dispute.</p> <p><b>Your Relationship With the Sponsor</b></p> <p>The terms of any payments from the Sponsor to you, including whether the money belongs to you and is the correct amount, are matters between you and the Sponsor. We are not responsible for resolving any disputes between you and the Sponsor.</p> <p><b>Your Liability for Unauthorized Use of Your Card</b></p> <p>Contact our Customer Service Department by calling or writing, or at our website, as soon as you can, if you think an error has occurred on your Card. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you tell us orally, we may require that you send us your complaint or question in writing. You could lose all the money on your Card. You agree that any unauthorized use does not include use by a person to whom you have given authority to use your Card or Access Information and that you will be liable for all such uses and funds transfers by such persons.</p> <p>You agree to safeguard your Card against loss, theft and unauthorized use by taking all reasonable precautions. If your Card has been lost or stolen or believe that someone has made an unauthorized transaction with your Card or may attempt to use your Card without permission) or you believe an error has occurred with your Card, you agree to notify us IMMEDIATELY and in no event later than sixty (60) days of the date of the transaction at issue. You will need to tell us:</p> <ul style="list-style-type: none"> <li>Your full name and Card number.</li> <li>Why you believe there is an error, and the dollar amount involved.</li> </ul> <p>Approximately when the error took place.</p> <p>If you need more information about our error-resolution procedures, call us at our telephone number or visit our website. Both the telephone number and website address for your program are included in the List of All Fees and on the back of your Card.</p>
<p><b>Unauthorized Purchases</b></p>	<p>We aim to provide you with a positive cardholder experience and endeavor to resolve any cardholder issues in a thorough and satisfactory manner. If you have any dissatisfaction or complaint with any aspect of our services to you, please contact our Customer Service Department by calling or writing, or at our website. Our website, telephone number and address are printed in the List of All Fees. Our telephone number is also listed on the back of your Card.</p> <p><b>ARBITRATION AGREEMENT AND WAIVER OF JURY TRIAL</b></p> <p><b>PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. UNLESS YOU EXERCISE YOUR RIGHT TO OPT-OUT OF ARBITRATION IN THE MANNER DESCRIBED BELOW, YOU AGREE THAT ANY DISPUTE WILL BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO HAVE A JURY TRIAL. TO ENGAGE IN DISCOVERY (EXCEPT AS MAY BE PROVIDED FOR IN THE ARBITRATION RULES), AND TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS OR IN ANY CONSOLIDATED ARBITRATION PROCEEDING OR AS A PRIVATE ATTORNEY GENERAL, OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO BE UNAVAILABLE IN ARBITRATION.</b></p> <p><i>Agreement to Arbitrate:</i> You, and we (defined below) agree that any Dispute (defined below) will be resolved by arbitration. This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the substantive law of the State of Minnesota (without applying its choice-of-law rules).</p>

<p><b>Unauthorized ACH Transfers or ATM Withdrawals</b></p>	<p><i>If your Card has a Mastercard logo:</i> If your Card is used to make purchases at merchants without your authorization, you will not be liable for this unauthorized usage under certain circumstances. You will not be liable for all of the following are true: (1) the purchase was completed without your PIN, (2) the purchase was processed through the Mastercard network, (3) you exercised reasonable care in safeguarding your Card from risk of loss or theft, (4) you have not reported 2 or more incidents of unauthorized use within the preceding 12 months, (5) your Card is in good standing, (6) your identity was registered with us prior to the unauthorized purchase, and (7) the purchase was made for personal, family or household purposes.</p> <p><i>If your Card has a Visa logo:</i> If your Card is used to make purchases at merchants without your authorization, you will not be liable for this unauthorized use under certain circumstances. You will not be liable for all of the following are true: (1) the purchase was completed without your PIN, (2) the purchase was processed through the Visa network, (3) you were not grossly negligent or fraudulent in the handling of the Card, and (4) the purchase was made for personal, family or household purposes.</p>
<p><b>IF YOU BELIEVE YOUR CARD OR PIN HAS BEEN LOST OR STOLEN, OR THAT SOMEONE MAY USE YOUR CARD OR PIN WITHOUT YOUR PERMISSION—</b></p>	<p>Call us, contact us at our website, or write to us as soon as you can.</p> <p>Our website, telephone number and address are printed in the List of All Fees.</p>
<p><b>ATM Withdrawals</b></p>	<p>The List of All Fees will state if your Card has the option to use ATM withdrawals in addition to other ATM features and any fees that we may charge for these features. If you have this feature, you may use your Card to withdraw cash at ATMs that accept Network-branded cards.</p>
<p><b>ACH Transfers</b></p>	<p>The List of All Fees will state if your Card has the option to make ACH transfers from your Card Funds, in addition to any fees that we may charge for this feature. If you have this feature, the following terms apply to each transfer of money from your Card to your U.S. bank account. When you attempt to transfer money from your Card to your U.S. bank account utilizing our ACH Transfer feature, you are requesting an electronic transfer to your bank account and are authorizing us to facilitate such transfers. Upon your request, we will make the electronic transfer via the ACH system from the available balance on your Card to your U.S. bank account in the amount you specify.</p> <p>You may be charged a service fee for all ACH transfers in accordance with the List of All Fees. If you request an ACH transfer, we require that you provide us proper authorization online at the time the transfer is requested, and provide us with the following information: your bank name, bank routing number, and bank account number. You hereby warrant that all such information is correct. We shall have no liability whatsoever if you fail to provide the correct information for the ACH transfer. We may refuse to honor an ACH transfer request and/or require additional information from you, as described in this Agreement or if we are unable to authenticate information that you provide to us.</p> <p>You may transfer money from your Card to your U.S. checking or savings account electronically via ACH. You may initiate ACH transfers by logging onto our website or contacting our Customer Service Department, and by providing us the information we request and following our instructions.</p>
<p><b>Direct Deposits</b></p>	<p>Direct Deposit means a deposit of money paid by the Sponsor to your Card. You may not authorize any external Direct Deposits to your Card. Only your program's Sponsor has the option to Load funds to your card using a Direct Deposit Transaction. Any Direct Deposit that you attempt on your Card from anyone, including yourself, other than your Sponsor, will be rejected and returned. These funds will not be added to your Card balance. Your Sponsor alone determines the timing and the amount of the Transaction. Any questions as to the payment of funds in a Direct Deposit Transaction, including the timing and the amount of funds on your Card through a Direct Deposit Transaction, our policy is to make funds transferred to your Card available to you on the date we receive the transfer, at the time we receive the transfer, regardless of whether that day is a business day. Once the funds are available, you can use them for all Transactions permitted in this Agreement.</p>
<p><b>Global Remittances</b></p>	<p>The List of All Fees will state if your Card has the option of Global Remittances. If you have this feature enabled for your Card program, you may be able to use your Card to send money to designated bank accounts (outside the United States) through a global remittance provider affiliated with your Program. The terms and conditions for this global remittance service, including any applicable pricing, will be set forth on the cardholder website printed in the List of All Fees. You must agree to the terms of use, in full, on the website prior to establishing a profile and enabling this remittance service.</p>
<p><b>Secondary Cards</b></p>	<p>The List of All Fees will state if your Card has the option to request a secondary cardholder located in the U.S., designated by you. We may decline such a request on our sole discretion. If we issue a Secondary Card to a secondary cardholder, you agree that the secondary cardholder may access and use the available money on your Card. You also authorize the secondary cardholder to establish a unique login and password in order to view the Transaction and Load history of your Card and the Transaction history of the Secondary Card, and you agree to pay for your secondary cardholder is not a joint owner of the Card, and you agree to pay for</p>

<p><b>Legal Requirements</b></p>	<p>You agree that you will: (i) not use the Card at gambling websites, or for any illegal transactions; (ii) promptly notify us of any loss or theft of the Card or unauthorized transactions; (iii) not use the Card for business purposes; and (iv) use the Card only as permitted by us. The Card may not be accepted by certain merchants whose goods or services are not legal for minors.</p>
<p><b>OUR RIGHTS AND OBLIGATIONS</b></p>	<p>This section of the agreement explains some of our rights and obligations.</p> <p><b>Our Liability for Failure to Complete a Transaction</b></p> <p>If we do not complete a Transaction or Load on your Card on time or in the correct amount, according to this Agreement with you, we will be liable for the correct amount or damages, to the extent required by law. There are some circumstances where we will not be liable. We will not be liable, for instance:</p> <ul style="list-style-type: none"> <li>If, through no fault of ours, your Card funds are insufficient for the transaction or are unavailable for withdrawal (for example, because there is a hold on your funds or your funds are subject to legal process).</li> <li>If the ATM where you are making the Transfer does not have enough cash or if a computer system, ATM, or POS terminal is not working properly, and you know of the problem when you started the Transaction or Load.</li> <li>If a merchant refuses to honor your Card.</li> <li>If circumstances beyond our control (such as an Act of God, fire or other catastrophe, or an electrical or computer failure) prevent the Transaction or Load, despite reasonable precautions that we have taken.</li> <li>If any failure or malfunction is attributable to your equipment, to merchant or ATM equipment, or to any service or payment system.</li> <li>If you attempt to use a Card that has not been properly activated.</li> <li>If an employee of a load network did not properly transmit information to us.</li> <li>If your Card or Access Information has been reported as lost or stolen, if your Transaction or Load was suspended by us, or we have reason to believe that the Transaction or Load resulted in unauthorized, suspicious or fraudulent.</li> <li>If you attempt to complete a Transaction that is not allowed for your Card.</li> <li>If you attempt to complete a Transaction contrary to the terms and conditions in this Agreement.</li> </ul>
<p><b>Suspicious, Fraudulent or Unlawful Conduct</b></p>	<p>We may report suspicious, fraudulent, or unlawful conduct to law enforcement authorities. We may withhold any amount we reasonably believe that you owe as a result of any wrongful conduct in connection with your Card or your use of our website.</p>
<p><b>Privacy</b></p>	<p>We may disclose information to third parties about your Card or the Transactions or Loads you make:</p> <ul style="list-style-type: none"> <li>Where it is necessary for completing Transactions or Loads.</li> <li>In order to verify the existence and condition of your Card for a third party, such as a consumer reporting agency or court orders.</li> <li>In order to comply with government agency or court orders.</li> <li>If you give us your written permission.</li> <li>As described in our Privacy Policy.</li> </ul> <p>A copy of our Privacy Policy is included with your other program materials.</p>
<p><b>Limitation of Our Liability</b></p>	<p>We, our affiliates and the parties with which we contract to offer the Card are not responsible or liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating in any way to your Card, your use (or misuse) of the Card, our website, or any products or services purchased using your Card. However, this limitation does not apply to our liability as described in this section titled "Our Liability for Failure to Complete a Transaction," or as limited by applicable law.</p>
<p><b>No Warranty of Availability or Uninterrupted Use</b></p>	<p>From time to time, services related to the Card may be inoperative. When this happens, you may be unable to use your Card or obtain information about your Card. Please notify us if you have any problems using your Card. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts.</p>
<p><b>Disclaimer of Warranties</b></p>	<p>EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD OR RELYING TO OR ARISING OUT OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.</p>

<p><b>Changes to This Agreement</b></p>	<p>We may add to, delete, or change any of the terms of this Agreement, including the Short Form Disclosure and the List of All Fees, at any time. This means that we may add or increase fees at any time. We will give you notice at least twenty-one (21) days before the effective date of any change in the charge would result in:</p> <ul style="list-style-type: none"> <li>(i) increased fees you would be required to pay; (ii) increased liability for your (iii) fewer types of available electronic fund transfers; or (iv) stricter limitations on the frequency or dollar amount of transactions. Advance notice may not be given, however, if we need to make the change immediately in order to maintain or restore the security of your Card or any related payment system.</li> </ul> <p>If any such change becomes permanent and disclosure by you of the change would not jeopardize the security of the Card or any related payment system, we will provide notice to you within thirty (30) days after making the change. This is the only manner in which changes may be made.</p>
<p><b>Changes to Transaction Limits</b></p>	<p>We reserve the right to modify the Transaction Limits from time to time. We will notify you of any change in the Transaction Limits as may be required by law. For your security purposes, we may impose additional Transaction Limits on your Card and you will be advised of such limitations to the extent required by applicable law. The Transaction Limits in effect at the time your Card is issued are listed below the List of All Fees.</p>
<p><b>Termination and Remedies</b></p>	<p>We, in our sole discretion, may terminate this Agreement, your Card, access to your Card, or your access to our website, at any time and for any reason. We will provide you any notice required by law. We may set off the amount of any outstanding fees or payments due to us, and any negative balance created by a Transaction that exceeds the amount of money on your Card, including from Loads that are inaccurate or incorrect information you provide to us, contact you by means other than electronically, place a hold on money on your Card, limit funding sources and payments, limit access to your Card and any or all of the Card's functions, limit Transactions or fail to process Transactions, indefinitely suspend your Card and refuse to provide our services to us, and you may be liable to us; (f) we are unable to verify or authenticate any information you provide to us; (g) we believe you are using the Card for purposes that are illegal, fraudulent, or in violation of (h) we believe that you are using the Card for financial loss or legal liability for you, us or others. The rights described in this section are in addition to and apart from any other rights.</p>
<p><b>In Case of Errors or Questions About Your Card</b></p>	<p>Contact our Customer Service Department by calling or writing, or at our website, as soon as you can, if you think an error has occurred on your Card. Contact information is included in the List of All Fees and on the back of your Card. Telephoning is the best way of keeping your possible losses down. If you tell us orally, we may require that you send us your complaint or question in writing. You could lose all the money on your Card. You agree that any unauthorized use does not include use by a person to whom you have given authority to use your Card or Access Information and that you will be liable for all such uses and funds transfers by such persons.</p> <p>You agree to safeguard your Card against loss, theft and unauthorized use by taking all reasonable precautions. If your Card has been lost or stolen or believe that someone has made an unauthorized transaction with your Card or may attempt to use your Card without permission) or you believe an error has occurred with your Card, you agree to notify us IMMEDIATELY and in no event later than sixty (60) days of the date of the transaction at issue. You will need to tell us:</p> <ul style="list-style-type: none"> <li>Your full name and Card number.</li> <li>Why you believe there is an error, and the dollar amount involved.</li> </ul> <p>Approximately when the error took place.</p> <p>If you need more information about our error-resolution procedures, call us at our telephone number or visit our website. Both the telephone number and website address for your program are included in the List of All Fees and on the back of your Card.</p>
<p><b>Resolving Dissatisfaction</b></p>	<p>We aim to provide you with a positive cardholder experience and endeavor to resolve any cardholder issues in a thorough and satisfactory manner. If you have any dissatisfaction or complaint with any aspect of our services to you, please contact our Customer Service Department by calling or writing, or at our website. Our website, telephone number and address are printed in the List of All Fees. Our telephone number is also listed on the back of your Card.</p> <p><b>ARBITRATION AGREEMENT AND WAIVER OF JURY TRIAL</b></p> <p><b>PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. UNLESS YOU EXERCISE YOUR RIGHT TO OPT-OUT OF ARBITRATION IN THE MANNER DESCRIBED BELOW, YOU AGREE THAT ANY DISPUTE WILL BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO HAVE A JURY TRIAL. TO ENGAGE IN DISCOVERY (EXCEPT AS MAY BE PROVIDED FOR IN THE ARBITRATION RULES), AND TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS OR IN ANY CONSOLIDATED ARBITRATION PROCEEDING OR AS A PRIVATE ATTORNEY GENERAL, OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO BE UNAVAILABLE IN ARBITRATION.</b></p> <p><i>Agreement to Arbitrate:</i> You, and we (defined below) agree that any Dispute (defined below) will be resolved by arbitration. This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the substantive law of the State of Minnesota (without applying its choice-of-law rules).</p>

<p><b>PREPAID CARD AGREEMENT</b></p> <p>This Prepaid Card Agreement explains the terms of your Prepaid Card managed by North Lane Technologies, Inc. Please keep it in your records.</p> <p>You agree to this Agreement by registering for, activating, accepting, or using your Card.</p> <p>Contact information, including our website, our telephone number, our address and our email address are provided in the List of All Fees, which should be read in conjunction with the Short Form Disclosure, Privacy Policy, and this Card Agreement for important information about the use and features of your Card.</p> <p><b>THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. THIS PROVISION MAY SUBSTANTIALLY LIMIT YOUR RIGHTS IN THE EVENT OF A DISPUTE. SEE BELOW UNDER "ARBITRATION" FOR DETAILS.</b></p>	<p>Protecting Your PIN</p>
<p><b>DEFINITIONS</b></p> <p>ACH: The Automated Clearing House system</p> <p>Agreement: This Prepaid Card Agreement, together with the Fee Disclosures and Privacy Policy</p> <p>ATM: An Automated Teller Machine</p> <p>Business Days: For purposes of this Agreement, our business days are Monday through Friday, excluding national holidays, Saturday, Sunday, and federal holidays are not considered business days, even if we are open.</p> <p>Card: The Prepaid Card provided to you</p> <p>Card Carrier: The document provided with your card; that the Card is affixed to</p> <p>Card Funds: The initial funds loaded to your Prepaid Card, any subsequent loads, and the record of debits and credits with respect to transactions.</p> <p>We may hold the funds in an account maintained by us, or we may place the funds with another FDIC-insured bank, regardless of their location, you will continue to manage your Card Account with us.</p> <p>Direct Deposit Transaction: A deposit of funds paid by the Sponsor to your Card. Only Direct Deposits initiated by the Sponsor are permitted to your Card.</p> <p>Fee Disclosures: The Fee Disclosures refer to the Short Form Disclosure and the Long Form Disclosure provided prior to activating your Card. The Short Form Disclosure lists key fees associated with your Card in a standard format. The Long Form Disclosure ("List of All Fees") is a list of all fees that may apply to your Card for transactions on the back of the Card carrier. For each fee, the List of All Fees disclose provides the maximum amount we may charge you for that fee and the conditions, if any, under which the fee is waived, or reduced.</p> <p>Global Remittance: The sending of money to a designated bank account outside the United States</p> <p>Load: Any time that funds are credited to your Card</p> <p>Network: The Network Association (Mastercard or Visa), whichever appears on your Card</p> <p>PIN: A four-digit code that may be used to make purchases, transactions instead of signing for your transactions. This may also be a code which permits accessing your Card funds or information at an ATM (if your Card allows this feature).</p> <p>Replacement Card: A Card issued to you in the event that your prior card is lost, stolen, or damaged</p> <p>Sponsor: The organization that requested we issue your Card, and that may Load the Card for your use</p> <p>Transaction: Any time you use your Card to request the money on it</p> <p>We, Us, and Our: Sunrise Banks N.A. of Saint Paul, Minnesota, the issuer of the Card, our successors, affiliates or assigns</p> <p>You, Your, and Yours: Adorned user of the Card</p>	<p>Use of the Card by Others</p>
<p><b>USING YOUR CARD</b></p> <p>Your Card is a Network-branded Prepaid Card that lets you purchase goods and services from merchants that accept debit cards in the Network. You can also use your Card for the transactions permitted in the List of All Fees. Your Card is not a credit card, and may not provide the same rights to you as those available in credit card transactions. It can be used only for the amounts not exceeding the amount of the Load(s).</p> <p>You can use your Card to complete Transactions at merchants that accept Network-branded debit cards (including internet, mail and phone order purchases). Other features and any associated fees are in the List of All Fees. The Transaction Limits are listed below the List of All Fees.</p> <p>You may use your Card to complete transactions at merchants that accept Network-branded debit cards without using your PIN. Purchases made without a PIN include both signature-based transactions and all PIN-less transactions without a signature.</p> <p>You may use your Card to complete Transactions at merchants that accept Network-branded debit cards using your PIN. You are responsible for the protection of your PIN. You may not be able to recover money lost as a result of the unauthorized use of your PIN. To prevent unauthorized access to the Card balance, you agree to keep your PIN confidential. We recommend that you memorize your PIN and do not write it down.</p>	<p>Authorization Holds</p>
<p><b>RECEIPTS AND OTHER INFORMATION</b></p> <p>You can get a receipt at the time you make any Transaction using your Card at a merchant or an ATM (if your Card allows this feature). A receipt may not be provided for certain small-ticket Transactions. You may obtain information about the amount of money you have remaining on your Card by calling us. This information, along with a history up to 12 months of Card Transactions and Leads is also available online at our website. You also have the right to obtain a written history up to 24 months of Card Transactions and Leads preceding your request by calling us or writing to us. If you have arranged to have Direct Deposits or are expecting Leads made to your Card at least once every 60 days from the same person or company, you can call us or visit our website to find out whether or not the deposit has been made. Our website, telephone number and address are printed in the List of All Fees.</p>	<p>Receipts and Other Information</p>
<p><b>FEES</b></p> <p>You agree to pay all fees set forth in the List of All Fees. The List of All Fees is the complete and final list of all fees associated with your Card. It is located on the back of the Card Carrier and also on our website. The List of All Fees may contain an amount we may charge you for that fee and the conditions, if any, under which the fee is waived or reduced. We can collect all fees by deducting them from the money on your Card and from any Leads. We can change the fees, as described below under "Changes to this Agreement."</p> <p>Transactions made in currencies other than U.S. dollars will be converted to U.S. dollars under the rules of the Network at the time of the Transaction. Currently those rules provide that the conversion rate may be either a wholesale market rate or government-mandated rate in effect the day the Network processes the Transaction. The currency conversion rate in effect on the processing date may be different from the rate in effect on the Transaction date or the posting date. We will also add a Foreign Currency Conversion Fee on all Transactions made in currencies other than U.S. dollars. The Foreign Currency Conversion Fee will be equal to a percentage amount of each foreign currency Transaction, as set forth in the List of All Fees.</p> <p>We do not pay any interest on the money loaded on your Card (the interest rate and the Annual Percentage Rate are 0%).</p> <p>Because your Card can be used only for the amount that is loaded to it, we recommend that you do not use only your Card for recurring payments. If you do, please be sure that you have sufficient money on your Card for each payment. Otherwise, your payments may be rejected and returned for insufficient funds, and your Card may be terminated or suspended.</p> <p>You should expect that any Transaction that exceeds the amount of money on your Card should be declined. A fee may apply to a Transaction that is declined, if disclosed in the List of All Fees. If a merchant completes a Transaction that results in a negative balance on your Card, you agree to immediately pay us the amount of the negative balance. If you do not make the required payment, we have the right to initiate collection proceedings against you, report your failure to consumer reporting agencies and take other remedies. See Termination and Other Remedies.</p>	<p>No Interest Paid</p> <p>Recurring Payments</p> <p>If a Transaction exceeds the Amount of Money on Your Card</p>

<p>by substantial evidence and is not based on legal error under the substantive law of Minnesota and applicable federal law.</p> <p>This arbitration provision shall survive: (1) cancellation, payment, charge-off, or assignment of this Agreement; (2) the bankruptcy of any party under this Agreement, sale, or assignment of this Agreement; or any amounts owed under this Agreement, to any other person or entity.</p> <p>If you do not wish to agree to arbitrate all Disputes in accordance with this terms and conditions of this section, you must advise us in writing at the following address by either hand delivery or a letter postmarked within thirty (30) days following the date you enter into this Agreement. You may opt-out without affecting your application or cardholder status.</p> <p>Sunrise Banks, N.A. 200 University Avenue West Suite 200 Saint Paul, MN 55103</p>	<p>Survival</p>
<p><b>Right to Opt-Out</b></p> <p>If you do not wish to agree to arbitrate all Disputes in accordance with this terms and conditions of this section, you must advise us in writing at the following address by either hand delivery or a letter postmarked within thirty (30) days following the date you enter into this Agreement. You may opt-out without affecting your application or cardholder status.</p> <p>Sunrise Banks, N.A. 200 University Avenue West Suite 200 Saint Paul, MN 55103</p>	<p>Use of the Card by Others</p>
<p><b>MISCELLANEOUS PROVISIONS</b></p> <p>When any provision in this Agreement states that we may take certain actions, we may do so in our sole discretion. We do not waive our rights by delaying or failing to execute them at any time. To the extent permitted by law and as permitted by the Waiver of Jury Trial and Arbitration above, you agree to be liable to us for any fees, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Card. If a court finds any provision of this Agreement invalid or unenforceable, such finding shall not make the rest of this Agreement invalid or unenforceable. To the fullest extent possible, any such provision shall be deemed to be modified so as to be rendered enforceable or valid, however, if such provision cannot be so modified, it shall be stricken and all other provisions of this Agreement in all other respects shall remain valid and enforceable.</p> <p><b>Electronic Alerts</b></p> <p>You can elect to receive electronic Card alerts via email or text messaging, if offered by us. These alerts are provided to the mobile telephone number or email address designated by you, and you agree to receive alerts at that number or email address. The alerts that you elect to receive are for convenience purposes only. We are not responsible for any failure to provide alerts, even if you have elected to receive them, or we are not responsible if your computer or mobile telephone cannot receive or process the alerts. Alerts do not amend, supplement, change or replace any other notice or information that you may receive in connection with your Card including (but not limited to) any information provided to you on your Card history or the status of your Card (such as the amount of money available or Transaction history) you should call us or visit our website. Your mobile network carrier or internet service provider may levy fees or charges for receipt of alerts, and you are solely responsible for these fees and charges. We are not responsible for your receipt, non-receipt, use, or misuse of alerts, or any injury or damages caused to you, others, or property by alerts.</p>	<p>Authorization Holds</p>
<p><b>Entire Agreement</b></p> <p>This Agreement, including the Privacy Policy, Short Form Disclosure and the List of All Fees, constitutes the entire agreement between you and us with respect to your Card and our relationship regarding your Card, and supersedes all prior and contemporaneous agreements, claims, representations, and understandings of the parties in connection with these subjects.</p> <p><b>Governing Law</b></p> <p>Except as otherwise provided in the Arbitration section of this Agreement, this Agreement and your Card are governed by federal law and, to the extent that state law applies, the laws of Minnesota without regard to conflict of laws principles.</p> <p><b>Severability</b></p> <p>Except as otherwise provided in the Arbitration section of this Agreement, if any provision of this Agreement is deemed unenforceable, void, or unenforceable, then that enforceability of any remaining provisions.</p> <p><b>No Waiver</b></p> <p>No failure by us to enforce the strict performance of any provision of this Agreement will constitute a waiver by us of any right to subsequently enforce that provision or any other provision of this Agreement.</p> <p><b>Assignment</b></p> <p>You may not assign your rights or obligations under this Agreement. We may assign our rights or obligations, in whole or in part, at any time and without notice to you. Notwithstanding the foregoing, this Agreement shall be binding on you and your heirs, your executors, administrators, guardians, personal representatives, or trustee in bankruptcy.</p>	<p>Receipts and Other Information</p>
<p><b>What does Arbitration Cost?</b></p> <p>No matter which party initiates the arbitration, we will advance or reimburse filing fees and other costs or fees of arbitration, provided each party will be initially responsible for its own attorneys' fees and related costs. Unless prohibited by law, the arbitrator may award fees, costs, and reasonable attorneys' fees to the party who substantially prevails in the arbitration.</p> <p><b>Where will Arbitration take place?</b></p> <p>Unless you and we agree to a different location, the arbitration will be conducted in the county where you reside.</p> <p><b>Waiver of Rights</b></p> <p>You are waiving your right to a jury trial, to have a court decide your Dispute, to participate in a class action lawsuit, and to certain discovery and other procedures that are available in a lawsuit. You and we agree that the arbitrator has no authority to conduct class-wide arbitration proceedings and is only authorized to resolve the individual Disputes between you and us.</p>	<p>Recurring Payments</p>
<p><b>What does Arbitration take place?</b></p> <p>Unless you and we agree to a different location, the arbitration will be conducted in the county where you reside.</p> <p><b>Waiver of Rights</b></p> <p>You are waiving your right to a jury trial, to have a court decide your Dispute, to participate in a class action lawsuit, and to certain discovery and other procedures that are available in a lawsuit. You and we agree that the arbitrator has no authority to conduct class-wide arbitration proceedings and is only authorized to resolve the individual Disputes between you and us.</p>	<p>If a Transaction exceeds the Amount of Money on Your Card</p>
<p><b>Applicable Law and Review of Arbitrator's Award</b></p> <p>The arbitrator shall apply applicable federal and Minnesota substantive law and the terms of this Agreement. The arbitrator must apply the terms of this arbitration agreement, including without limitation the waiver of class-wide arbitration. The arbitrator shall make written findings and the arbitrator's award may be filed with any court having jurisdiction. The arbitration award shall be supported by substantial evidence and must be consistent with this Agreement and with applicable law, and if it is not, it may be set aside by a court. The parties shall have, in addition to the grounds referred to in the Federal Arbitration Act for vacating, modifying, or correcting an award, the right to judicial review of (a) whether the findings of fact rendered by the arbitrator are supported by substantial evidence and (b) whether the conclusions of law are erroneous under the substantive law of Minnesota and applicable federal law. Judgment confirming an award in such a proceeding may be entered only if a court determines that the award is supported</p>	<p>Termination and Other Remedies</p>