

# CARDHOLDER AGREEMENT

(Effective February 2018)

This Cardholder Agreement (this "Agreement") sets forth the terms of your non-reloadable prepaid Card. Please read it carefully and retain it for your records. If you do not agree to these terms, do not use the Card and cancel it by calling Customer Service at 1-877-287-2448. Otherwise, your acceptance and/or use of the Card will be evidence of your agreement to these terms.

NOTE: THIS AGREEMENT REQUIRES CERTAIN DISPUTES TO BE RESOLVED BY WAY OF **BINDING ARBITRATION**, RATHER THAN BY JURY TRIAL. THE TERMS OF THE ARBITRATION CLAUSE APPEAR AT THE END OF THIS AGREEMENT.

**Definitions.** In this Agreement, the words "you" and "your" mean the Cardholder. "Bank," "we," "us" and "our" mean Cache Valley Bank, the issuer of the Card, or anyone to whom we assign our rights. "Card" means the network branded card that is issued to you.

**Consent.** Individuals who believe they have received this card non consensually will be entitled to full refund of any fees charged to the card. Individuals can claim their full balance by visiting [dailypay.me](http://dailypay.me) or calling the number on the back of the card.

**Identification.** To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who obtains a Card. When you request or agree to receive a Card, you authorize the party giving you the Card to provide us with your name, address, 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 and may use resources such as credit bureaus or other means to verify your identity information.

**Using Your Card.** Your Card is active right now and can immediately be used to access available funds that have been "loaded" to the Card. You do not need to call us to activate the Card. If you find that your card is not active, please visit [www.releasepay.com](http://www.releasepay.com) to activate it.

You may use your Card to purchase goods and services anywhere MasterCard® debit cards are accepted and to access cash at ATMs of financial institutions displaying the MasterCard®, Pulse®, or Maestro® name and/or logo. Each time the Card is used to purchase goods or services or to withdraw cash at ATMs, you authorize us to charge that amount (and any applicable fees) against your Card's available balance. You may not give or transfer your Card to another person for their use.

You will be required to input your personal identification number ("PIN") in order to access cash at ATMs and to purchase goods or services at some point-of-sale ("POS") terminals. Please refer to the activation label on your card for your temporary PIN number. You should promptly change your temporary PIN by calling Customer Service at 1-877-287-2448. You agree not to disclose your PIN to others.

**ATM Receipts.** You can get a receipt at the time you make any withdrawal with your Card using one of our ATMs.

**Balance and Transaction Information.** You can obtain information about the current available balance on your Card and a description of recent transactions by calling Customer Service at 1-877-287-2448 or visiting [www.releasepay.com](http://www.releasepay.com).

**Limitations.** Subject to your available balance, you may use your Card to make withdrawals at ATMs and purchase goods or services up to the aggregate amount of \$3,500 per day. You may not conduct more than five ATM or twenty purchase transactions on any single day. For security reasons, there may be times when we further limit these amounts. You may not use your Card for any unlawful purpose or to conduct Internet gambling transactions.

The maximum amount that can be loaded to the Card is \$9,700. Interest will not be paid to you for any amount loaded on the Card. The Card is non-reloadable. This means that you cannot add amounts to the Card balance after it is issued. There is no credit card, credit line, overdraft protection, or deposit account associated with your Card. Your Card is not transferable and may only be used by you.

**FDIC Insurance.** The money credited to your Card will be held in a custodial account at the Bank. Funds in the custodial account are insured by the FDIC to its maximum limits.

**Unclaimed Property.** We may transfer (escheat) your Card balance to the appropriate state if no activity occurs in the Card and you fail to communicate with us regarding your Card within the time period specified by state law. If funds are transferred to the state, you may file a claim with the state to recover the funds.

**Cancellation and Suspension.** We may cancel or suspend Card privileges without cause or prior notice, except as otherwise required by law. We may refuse to process any transaction that we believe may violate the terms of this Agreement or may be unauthorized. You may cancel your Card by calling Customer Service at 1-877-287-2448.

We will attempt to notify you if we decide to cancel or suspend your use of the Card. You agree not to use or allow others to use an expired, cancelled, suspended or otherwise invalid Card. Our cancellation or suspension of Card privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your Card privileges through no fault of yours, you will be entitled to a refund of the remaining balance without charge.

**Card Expiration.** Subject to applicable law, you may use the Card only through its expiration date. The expiration date is shown on your Card. If you attempt to use the Card after the expiration date, the transactions may not be processed.

Although the Card expires, the underlying funds do not expire. If there is a balance remaining on the Card at the time of its expiration, you may request a replacement Card by calling Customer Service at 1-877-287-2448. Otherwise, we will either send you a replacement Card or refund the balance remaining on the Card to you, less any amounts owed to us. The replacement Card or a check for the Card balance may be mailed to you at the latest postal address reflected in our records. We do not impose a fee for any replacement Card or check sent to you as a result of your Card's expiration.

**Privacy.** We may release information about you, your Card and the transactions you perform to third parties: where it is necessary or helpful in verifying or completing a transaction; to disclose the existence, history, and condition of your Card to consumer reporting agencies; when you give us your consent; to comply with the law or a court or governmental order; to local, state and federal authorities if we believe a crime may have been committed involving your Card; and as permitted by law. Please see our Privacy Policy at [www.cachevalleybank.com/privacy.pdf](http://www.cachevalleybank.com/privacy.pdf) for further information.

Although no credit history is required to obtain a Card, you authorize us to obtain information about you from time to time from credit reporting agencies and other third parties to assist us in verifying your identity, to prevent fraud, and to investigate potential misuse of the Card.

**Notice of Lost or Stolen Cards/Unauthorized Activity.** You agree to notify us AT ONCE of the loss, theft or unauthorized disclosure of any PIN or code that might be used to access Card funds. If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from the Card without authorization, call Customer Service at 1-877-287-2448. You agree to cooperate reasonably with us in our attempts to recover funds from, and to assist in the prosecution of, any unauthorized users of your Card. If you allow another person to use the Card, you agree to be responsible for all transactions conducted by that person, even if the transactions exceed the amounts or use authorized by you.

**Our Liability for Failing to Make Transfers.** If we do not complete a transaction to or from the Card on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(a) if your Card funds are insufficient for the transaction or are unavailable for withdrawal (e.g., because they are subject to a hold or legal process);

(b) if a computer system, ATM, or POS terminal was not working properly and you knew about the problem when you started the transaction;

(c) if a merchant refuses to honor the Card;

(d) if circumstances beyond our control (such as fire, flood, terrorist attack or national emergency) prevent the transaction, despite reasonable precautions that we have taken;

(e) if we refuse a transaction because the Card has been reported as lost or stolen, has been suspended by us, or we have reason to believe the transaction is not authorized by you; or

## ATTENTION!

Online Registration will ensure the security of your funds. Please visit [releasepay.com](http://releasepay.com) for additional protection and benefits such as: Mobile Alerts, 24/7 Transaction Monitoring, Fraud Protection, and to Upgrade to a Reloadable Bank Card

Use your card where you see these symbols:



(f) as otherwise provided in this Agreement.

**In Case of Errors or Questions About Card Transactions.**

Call us at 1-877-287-2448, or write to Customer Service at P.O. Box 6425, North Logan, Utah 84341 as soon as you can if you think your balance or transaction information is wrong or if you need more information about a transaction.

We must hear from you no later than 60 days after the problem or error is first made available for you to view at [www.releasepay.com](http://www.releasepay.com) or disclosed to you by telephone. When notifying us:

- (1) Tell us your name and Card number.
- (2) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

In addition, it would be helpful if you provided us with any supporting documentation related to the error.

If you tell us orally, 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 the Card within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete the 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 the Card.

For errors involving new Cards (i.e., Cards issued within the previous 30 days), point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card 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 that we used in our investigation.

**Your Liability for Unauthorized Transfers.** 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. You could lose all the money loaded on your Card.

If you are a Registered Cardholder and tell us within two 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 two 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 become aware of or otherwise suspect transactions that you did not make, including those made by Card, PIN or other means, tell us at once. If you do not tell us within 60 days after the transaction is first made available for you to view at [www.releasepay.com](http://www.releasepay.com), 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.

If you are not a Registered Cardholder, you will be responsible for all transactions conducted with the Card, regardless of whether or not they were authorized by you (i.e., the limitations on liability described above do not apply to you). As such, protect your Card as you would your cash. We will not reimburse you for any unauthorized transactions which occur prior to the time you notify us of the unauthorized activity or that your Card or PIN has been lost or stolen.

**Limited Liability.** UNLESS OTHERWISE REQUIRED BY LAW, WE WILL NOT BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING, WITHOUT LIMITATION: ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR YOUR CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW. TO THE EXTENT PERMITTED BY LAW, YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY THE BANK OR OUR SERVICE PROVIDERS SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE CARD.

**Our Business Days.** Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of Utah.

Notices. We may send notices to you at the last postal or e-mail address reflected for you in our Card records or by otherwise making the information available to you. If your e-mail or postal address changes, you agree to notify Customer Service immediately. Failure to do so may result in Card information being mailed to the wrong person or your transactions being declined. You agree to provide notices to us by calling us at 1-877-287-2448 or writing us at: Customer Service, P.O. Box 6425, North Logan, Utah 84341.

**Third-Party Service Providers.** We may engage a third party such as Rapid Financial Solutions to assist us in administering, supporting, and/or marketing the Card program and otherwise performing our obligations under this Agreement.

**Delay of Rights.** We can waive or delay enforcement of any of our rights under this Agreement without losing them.

**No Assignment by You.** You may not assign or transfer this Agreement or any of your rights or obligations under this Agreement. Any attempt to the contrary (such as the grant of a security interest) shall be null and void. This Agreement shall be binding on you, your

## Card Fees

Card Activation:	\$0.00
Calls to Customer Service:	\$0.00
PIN Change:	\$0.00
Point of Sale Transactions (PIN or Signature):	\$0.00
Cash Back Option with POS Transaction:	\$0.00
Cash Back at MasterCard Principal Location:	\$0.00
Transfer from Card to Bank Account:	\$0.00
POS Declines:	\$0.00
Card Maintenance*:	\$2.50 per week
ATM Inquiry:	\$1.50 per inquiry
ATM Withdrawal (Within USA):	\$2.95 per transaction
ATM Withdrawal (Outside USA):	\$3.95 per transaction
ATM Decline (Within USA):	\$2.95 per transaction
ATM Decline (Outside USA):	\$3.95 per transaction
Foreign Transactions:	3% of total transaction amount
(See paragraph titled "Foreign Transactions" above)	
Card Replacement †:	\$10.00

\* After 30 days of issuance the card starts incurring monthly maintenance fees.

† Applies to replacements for lost or stolen Cards.

‡ Does not apply when a check is sent as a result of Card expiration or we cancel or suspend your Card privileges through no fault of yours.

\*\*\*Fees may also be imposed by the local ATM provider in addition to card fees.

Note: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a withdrawal).

**You can obtain more information about Card fees by calling Customer Service at 1-877-287-2448 or visiting [www.releasepay.com](http://www.releasepay.com).**

executors, administrators, and any permitted assigns.

**Invalidity.** If any term of this Agreement is determined to be invalid under applicable law, the remaining terms shall continue in effect as if the invalid term had not been included.

**Change in Terms.** Subject to the limitations of applicable law, we may at any time add to, delete or change the terms of this Agreement by sending you a notice. We will not change the fees or terms and conditions of expiration. Advance notice may not be given, however, if we need to make the change immediately in order to maintain or restore the security of the Card or any related payment system.

**Governing Law/Jurisdiction.** All matters, whether sounding in contract, tort or otherwise, relating to the validity, construction, interpretation or enforcement of this Agreement shall be determined by the laws of the United States and, to the extent not inconsistent therewith, the laws of the State of Utah. You consent and submit to the exclusive jurisdiction of the state and federal courts located in Cache County, Utah in all controversies arising out of or in connection with your use of the Card and this Agreement.

**Entire Agreement.** This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to its subject matter.

**Your Representations and Warranties.** You represent and warrant to us that: (i) you are a U.S. citizen or legal alien residing in one of the 50 states or the District of Columbia; (ii) the personal information that you provide to us in connection with the Card is true, correct and complete; (iii) you reviewed this Agreement and agree to its terms; (iv) you accept the Card; and (v) you will not use the Card to purchase illegal goods or services or to violate any law.

**Arbitration of Disputes.** Except as expressly provided below, any controversy that arises out of or is related to (a) the Card, (b) any service relating to the Card, or (c) this Agreement, whether based on statute, contract, tort or any other legal theory, in which the aggregate amount in controversy for all claimants exceeds \$15,000, including interest and attorneys' fees, (any "Claim") will be settled on an individual basis by binding arbitration under the Federal Arbitration Act ("FAA"). Judgment on the arbitration award may be entered in any court having jurisdiction. Any dispute regarding whether a particular controversy is subject to arbitration will be decided by the arbitrator(s). If any part of the damages or other relief requested is not expressly stated as a dollar amount, the controversy will be a Claim that is subject to arbitration. You and Bank acknowledge and agree that the transactions contemplated by use of the Card, and any controversy that may arise under or relate to the Card, Card services, or this Agreement involve "commerce" as that term is defined and used in the FAA.

The arbitration will be administered by the American Arbitration Association (the "AAA") under its Commercial Arbitration Rules (the "Arbitration Rules"). We will tell you how to contact the AAA and how to get a copy of the Arbitration Rules without cost if you ask us in writing to do so. The Arbitration Rules permit you to request deferral or reduction of the administrative fees of arbitration if paying them would cause you a hardship. Any in-person arbitration hearing will be held in Cache County, Utah, where our employees and records of the Card are located. It is within the arbitrator's discretion to order the arbitration to take place by telephone.

Each arbitrator shall be a licensed attorney who has been engaged in the private practice of law continuously during the 10 years immediately preceding the arbitration or a retired judge of a court of general or appellate jurisdiction. The arbitration award shall award only such relief as a court of competent jurisdiction could properly award under applicable law, including attorneys' fees if allowed by applicable law or agreement, and may award to the prevailing party all pre- and post-award expenses of arbitration. All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding will apply in the arbitration. The filing of a demand for arbitration in accordance with the Arbitration Rules will be deemed the commencement of an action for purposes of any applicable statute of limitations. There will be no class Claims—Claims by or on behalf of other persons will not be considered in or consolidated with the arbitration proceedings between you and Bank.

The Agreement does not limit the right of you or us, whether before, during or after the arbitration proceeding, to obtain provisional or ancillary remedies or injunctive or other traditionally equitable relief (other than a stay of arbitration) necessary to protect the rights or property of the party seeking relief pending the arbitrator's determination of the merits of the Claim or the Bank's to exercise self-help remedies, such as the right of set-off. The taking of any of the actions described in the preceding sentence by either party or the filing of a court action by a party shall not be deemed to be a waiver of the right to demand arbitration of any Claim asserted as a counterclaim or the like in response to any such action. This arbitration provision will survive the termination of your relationship with Bank, whether evidenced by this Agreement or otherwise.

You understand, acknowledge and agree that: you have read carefully this provision in which you and Bank have agreed to arbitrate disputes; this provision limits or waives certain of your rights, including the right to bring a court action and to have a jury trial; there will be no class claims in arbitration; discovery may be more limited in arbitration than in a court proceeding; the right and grounds to appeal from an arbitrator's award are more limited than in an appeal from a court judgment; and certain other rights you have in a court proceeding also may not be available in arbitration.

**Questions.** If you have questions regarding your Card, you may call us at 1-877-287-2448 or write to Customer Service, P.O. Box 6425, North Logan, Utah 84341.

When you use your Card to initiate a transaction at certain merchants (e.g., gas stations, hotels, restaurants, and car rentals), the merchant may request confirmation of the Card's validity and authorization for the transaction. Note: The amount may be estimated by the merchant and may include a gratuity. You agree that we may place a temporary hold on your Card balance for the estimated amount, even if it exceeds the amount of your ultimate transaction. Any excess will be released later after the transaction is finally settled through the system.

**Your Obligation for Overdrafts.** You agree not to conduct transactions which would cause your Card balance to become overdrawn. If a merchant attempts to process a transaction for more than your Card's available balance, the transaction may be declined. If you conduct transactions in an amount that exceeds the balance on your Card, you agree to pay us the overdrawn amount immediately, without further demand.

**Merchant Refunds and Disputes.** Depending on the merchant, any refund for goods or services purchased with the Card may be made in the form of a credit to the Card. You are not entitled to receive a cash refund.

We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you purchase from others with a Card. All such disputes should be addressed to the merchants from whom the goods and services were purchased.

**Foreign Transactions.** If you conduct a transaction in a currency other than U.S. dollars, the merchant, network or card association that processes the transaction may convert any related debit into U.S. dollars in accordance with its then current policies. MasterCard currently uses a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on or one day prior to its central or transaction processing date (note: this rate may be different from the rate the association itself receives), or (b) the government-mandated rate. The conversion rate may be different from the rate in effect on the date of your transaction and the date it is posted to your Card. We may impose a charge on the transaction amount (including reversals) for each transaction that you conduct outside the United States or in a foreign currency. This charge is in addition to any applicable ATM fee. See Fees and Charges section.

**Fees and Charges.** We will charge you, and you agree to pay, the fees and charges set forth below. We normally deduct fees and charges automatically from the Card balance at the time a fee or charge is incurred.

**Register Your Card to  
Get Protection From Fraud  
and Access to Your Account  
Online 24/7**



**1. Visit releasepay.com**  
click "Register Your Card"  
button on homepage



**2. Enter your card**  
information to start  
the registration  
process.



**3. Once completed,**  
you now have 24/7  
access to many online  
account features .



**4. Your card will then**  
be further protected  
and ready to use  
anywhere MasterCard®  
is accepted.

**CONGRATULATIONS  
ON GETTING YOUR  
NEW DEBIT CARD!**

Now what do you do? Using  
your card and getting funds  
off of it is easy. Just follow the  
steps below to start taking  
advantage of all the features  
your new card has to offer.

**RELEASEPAY**



**Things To Know...**

- Hear account balance, or change PIN (Personal Identification Number) by calling  
**877-287-2448**
- Use your card anywhere MasterCard® is accepted for Point of Sale purchases (e.g., most retail stores, gas stations, etc.). Swipe your card at checkout and enter your PIN or run as credit.
- At a Point of Sale purchase select cash back option to get funds off card FREE of charge.
- Check your balance and get cash at ATM's. Insert card and follow prompts.  
\*ATM's will charge usage fees.
- Go into participating banks to receive cash back off your card.
- Use your card to make purchases Online. Just enter the card number, expiration date, and security code.
- Individuals who believe they have received this card non consensually will be entitled to full refund of any fees charged to the card. Individuals can claim their full balance by visiting [dailypay.me](http://dailypay.me) or calling the number on the back of the card.

**Ways To Avoid Fees**

- 1. Use your card as a payment method** in grocery stores, convenience stores, drug stores, or anywhere that accepts Debit MasterCard®. Then select "Cash Back" option to receive cash at no charge.
- 2. Remove your entire card balance** for no charge by visiting any financial institution that is a MasterCard® principal member and asking for a cash advance for the balance on the card.
- 3. Utilize at no cost the ACH transfer service** to send funds from your card to your bank account.
- 4. Be aware of ATM usage fees.** Most ATM's charge for balance inquiries, removing funds, and failed attempts.

**Acuerdo del titular**

(A partir de Febrero de 2018)

Este Acuerdo del titular (el "Contrato") establece los términos de su tarjeta de prepago no es recargable. Por favor, lea cuidadosamente y guárdelo para sus registros. Si no está de acuerdo con estos términos, no utilice la tarjeta y cancelarla llamando a Servicio al Cliente al 1-877-287-2448. De lo contrario, la aceptación y / o uso de la tarjeta será evidencia de la aceptación de estos términos.

NOTA: El presente Acuerdo será DIFERENCIAS DE CIERTAS que debe afrontar MANERA DE ARBITRAJE, más que por juicio con jurado. LOS TÉRMINOS DE LA CLÁUSULA DE ARBITRAJE aparecen al final DE ESTE ACUERDO.

Definiciones. En este Acuerdo, las palabras "usted" y "su" significan que el titular de la tarjeta. "Banco", "nosotros", "nos" y "nuestro" significa Cache Valley Bank, el emisor de la tarjeta, o cualquier persona a la que asignamos nuestros derechos. "Tarjeta" significa la tarjeta de red de la marca que se emite a usted.

Identificación. Para ayudar al gobierno a combatir el financiamiento del terrorismo y actividades de lavado de dinero, la ley federal nos exige obtener, verificar y registrar la información que identifica a cada persona que obtenga una tarjeta. Cuando se solicita o acepta recibir una tarjeta, usted autoriza a la parte que le da la tarjeta que nos proporcione su nombre, dirección, fecha de nacimiento y otra información que nos permita identificarle. También podemos pedir ver su licencia u otros documentos de identificación de conducir y utilizar recursos tales como agencias de crédito u otros medios para verificar su información de identidad.

Uso de su tarjeta. Su tarjeta está activa en este momento y de inmediato se puede utilizar para acceder a los fondos disponibles que se han "cargado" en la tarjeta. No es necesario que nos llame para activar la tarjeta. Si usted encuentra que su tarjeta no está activo, por favor visite [www.releasepay.com](http://www.releasepay.com) para activarlo.

Usted puede utilizar su tarjeta para comprar bienes y servicios en cualquier lugar MasterCard se aceptan tarjetas de débito y tener acceso a efectivo en los cajeros automáticos de las entidades financieras que muestran el nombre y / o logotipo de MasterCard, Pulse®, o Maestro®. Cada vez que la tarjeta se utiliza para la compra de bienes o servicios o para retirar dinero en efectivo en los cajeros automáticos, que nos autoriza a cobramos esa cantidad (y las tarifas aplicables) contra el saldo disponible de su Tarjeta. El usuario no puede dar o transferir su tarjeta a otra persona para su uso.

Se le pedirá que introduzca su número de identificación personal ("PIN") con el fin de obtener dinero en efectivo en los cajeros automáticos y para la compra de bienes o servicios a algunos terminales de punto de venta ("POS"). Por favor refiérase a la etiqueta de la activación de la tarjeta para su número de PIN temporal. Debe cambiar rápidamente su PIN temporal llamando a Servicio al Cliente al 1-877-287-2448. Usted se compromete a no revelar su PIN a otras personas.

Recibos de la atmósfera. Usted puede obtener un recibo en el momento de realizar cualquier retiro con su Tarjeta usando uno de nuestros cajeros automáticos.

Información del saldo y transacciones. Se puede obtener información acerca de la actual saldo disponible en la tarjeta y una descripción de las transacciones recientes llamando a Servicio al Cliente al 1-877-287-2448 o visitando [www.releasepay.com](http://www.releasepay.com).

Limitaciones. Sin perjuicio de su saldo disponible, puede utilizar su tarjeta para retirar dinero en los cajeros automáticos y comprar bienes o servicios hasta el monto total de \$ 3,500 por día. El usuario no puede realizar transacciones de cajeros automáticos más de cinco o veinte compra en un solo día. Por razones de seguridad, puede haber

momentos en los que limitan aún más estas cantidades. Usted no puede utilizar su tarjeta para cualquier propósito ilegal o llevar a cabo transacciones de juego en Internet.

La cantidad máxima que se puede cargar en la tarjeta es \$ 9,700. El interés no será pagado a usted por cualquier cantidad cargada en la tarjeta. La tarjeta no es recargable. Esto significa que no se puede agregar cantidades al saldo de la tarjeta después de su expedición. No hay ninguna tarjeta de crédito, línea de crédito, protección de sobregiro, o ingreso en cuenta asociada a la tarjeta. Su tarjeta no es transferible y sólo puede ser utilizado por usted.

Seguro de la FDIC. El dinero abonado en su tarjeta se llevará a cabo en una cuenta de custodia en el Banco. Los fondos de la cuenta de custodia están asegurados por la FDIC hasta sus límites máximos. La propiedad no reclamada. Podemos transferir (reversión) el saldo de su tarjeta en el estado apropiado si no hay ninguna actividad en la tarjeta y que no pueden comunicarse con nosotros con respecto a su Tarjeta dentro del período de tiempo especificado por la ley estatal. Si los fondos son transferidos al estado, puede presentar una

**¡ATENCIÓN!**

Registro en línea garantizará la seguridad de sus fondos.

Por favor, visite [releaspay.com](http://releaspay.com)

para la protección y los beneficios adicionales tales como :

- Alertas móvil, 24/7 Monitoreo de transacciones ,
- Protección contra el fraude , y para actualizar a una Tarjeta de batería recargable

**Cargos de la tarjeta**

Activación de la tarjeta:	\$ 0.00
Las llamadas a Servicio al Cliente:	\$ 0.00
Cambiar PIN:	\$ 0.00
Punto de Venta (Transacciones PIN o firma):	\$ 0.00
Opción reembolso en efectivo con transacciones POS:	\$ 0.00
Dinero en efectivo de MasterCard Principal Ubicación:	\$ 0.00
Traslado desde la tarjeta a la cuenta bancaria:	\$ 0.00
Disminución POS:	\$ 0.00
Mantenimiento de la tarjeta *:	\$ 2.50 por semana
Su mensaje ATM:	\$ 1.50 por consulta
Retiro de Cajero Automático (Dentro de USA.):	\$ 2.95 por transacción
Retiro de Cajero Automático (Fuera de USA.):	\$ 3.95 por transacción
Disminución ATM (Dentro de USA.):	\$ 2.95 por transacción
Disminución ATM (Fuera de USA.):	\$ 3.95 por transacción
Transacciones en el extranjero:	3% del importe total de la transacción
Reemplazo de tarjeta ¥:	\$ 10.00

\* El costo de mantenimiento semanal comienza 3 días naturales a partir de la expedición de la tarjeta y se considerará completamente ganado cuando se evaluó .

¥ Artículo se refiere a sustitutos de tarjetas perdidas o robadas .

‡ No se aplica cuando un cheque es enviado como resultado de vencimiento de la tarjeta o que cancelar sus privilegios de la tarjeta por causas ajenas a la suya .

Nota : Cuando se utiliza un cajero automático que no sea de nuestra propiedad , se le puede cobrar una cuota por el operador del cajero automático o cualquier red utilizada (y se le puede cobrar una tarifa por consulta de saldo , incluso si no termina una transacción ) .

Puede obtener más información acerca de las tasas de tarjetas llamando al Servicio al Cliente al 1-877-287-2448 o visitando [releasepay.com](http://releasepay.com)

reclamación con el estado para recuperar los fondos.

Cancelación y suspensión. Podemos cancelar o suspender los privilegios de la tarjeta sin causa o aviso previo, excepto lo requerido por la ley. Podemos negarnos a procesar cualquier transacción que creemos que pueda violar los términos de este Acuerdo o puede haber no autorizado. Usted puede cancelar su tarjeta llamando al Servicio al Cliente al 1-877-287-2448.

Haremos lo posible para que le notifique si decidimos cancelar o suspender su uso de la Tarjeta. El usuario acepta no utilizar o permitir que otros utilicen un cancelada, la tarjeta no válida caducada, suspendido o de otro modo. La cancelación o suspensión de los privilegios de la tarjeta no afectarán de otro modo sus derechos y obligaciones en virtud del presente Acuerdo. Si nos cancelar o suspender sus privilegios de la tarjeta por causas ajenas a la suya, usted tendrá derecho a un reembolso del saldo restante sin cargo.

Caducidad de la tarjeta. Según la ley vigente, puede usar la tarjeta sólo a través de su fecha de caducidad. La fecha de caducidad se indica en su tarjeta. Si se intenta utilizar la tarjeta después de la fecha de vencimiento, las transacciones no pueden ser procesados.

A pesar de que la tarjeta expira, los fondos subyacentes no caducan. Si hay un saldo restante en la tarjeta en el momento de su vencimiento, puede solicitar una tarjeta de reemplazo llamando al Servicio al Cliente al 1-877-287-2448. De lo contrario, o bien le enviará una tarjeta de reemplazo o el reembolso del saldo restante en la tarjeta para usted, menos cualquier monto adeudado a nosotros. La tarjeta de reemplazo o un cheque por el saldo de la tarjeta pueden ser enviados por correo a más tardar, dirección postal se refleja en nuestros registros. No imponemos una tarifa por cualquier tarjeta de reemplazo o cheque enviado a usted como resultado del vencimiento de su tarjeta.

Intimidad. Podemos revelar información sobre usted, su tarjeta y las transacciones se realizan a terceros: donde es necesario o útil en la verificación o completar una transacción; a revelar la existencia, la historia, y la condición de su Tarjeta para las agencias de informes de los consumidores; cuando usted nos da su consentimiento; para cumplir con la ley o una orden judicial o gubernamental; a autoridades locales, estatales y federales si creemos que un crimen puede haber cometido con su tarjeta; y según lo permitido por la ley. Por favor, vea nuestra política de privacidad en [www.cachevalleybank.com/privacy.pdf](http://www.cachevalleybank.com/privacy.pdf) para más información.

Notificación de pérdida o robo de tarjetas / actividad no autorizada. Usted se compromete a notificarnos DE INMEDIATO de la pérdida, robo o divulgación no autorizada de cualquier código PIN o que podrían utilizarse para acceder a fondos de la Tarjeta. Si usted cree que su tarjeta o PIN se ha perdido o robado o que alguien ha transferido o puede transferir dinero de su tarjeta sin autorización, llame a Servicio al Cliente al 1-877-287-2448. Usted acepta cooperar razonablemente con nosotros en nuestros intentos de recuperar los fondos de, y para ayudar en el procesamiento de, cualquier usuario autorizado de su tarjeta. Si usted permite que otra persona use la tarjeta, usted acepta ser responsable de todas las operaciones realizadas por esa persona, incluso si las transacciones superiores a los importes o uso autorizados por usted.

Preguntas. Si tiene alguna pregunta relacionada con su tarjeta, puede llamar al 1-877-287-2448 o escriba a Servicio al Cliente, Apartado postal Box 6425, North Logan, Utah 84341.

Para conocer los términos y condiciones completos , visite [www.releasepay.com](http://www.releasepay.com)