

MyPayCard Terms and Conditions

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Telephone banking transfers: types of transactions – You may access your payroll account by telephone using a touchtone phone and your personal identification number (“PIN”), which you will be prompted to create when you activate your payroll account using your payroll account number and the last four digits of your Social Security number, to:

- get information about:
 - the account balance of payroll account
 - the last 12 months deposits to and withdrawals from your payroll account

For your *MyPayCard*, the telephone banking number is 1-866-255-9849.

ATM transfers: types of transactions – You may access your payroll account by ATM using your *MyPayCard* and personal identification number (PIN), to:

- get cash withdrawals from your payroll account with your *MyPayCard*
- get information about the account balance of your payroll account (by selecting checking account inquiry)

Some of these services may not be available at all terminals.

Types of MyPayCard Point-of-Sale Transactions – You may access your payroll account to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution. Hotel and car rental reservations and transactions at automated fuel dispensers (pay-at-the-pump fuel purchases) are not permitted.

Overdrafts – We do not routinely authorize overdraft transactions on your payroll account, however, there are circumstances when your payroll account may become overdrawn including, but not limited to, when there is a system failure or the merchant obtains an authorization for an amount less than the actual transaction. You are responsible for the repayment of any deficiencies resulting on the payroll account; such overdrafts will not result in any additional overdraft fee charged to your payroll account. The overdraft will be deducted from your next payroll deposit or billed to you if your employment has terminated.

Card authorizations differing from transaction amount – There are circumstances when a merchant may obtain an authorization in an amount that differs from the actual transaction amount. For example, when you use your *MyPayCard* at a restaurant, the authorization may include an additional 10% in the event you want to leave a tip on the card. The pending transaction will include this additional 10%, which will therefore lower your available balance. The actual transaction will post for the amount that you have agreed to in writing (on your receipt).

Currency conversion and international transactions. When you use your *MyPayCard* at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 0.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion.

If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA. The fee will be displayed as a Periodic Card Fee on your statement with the description “SVC CHG INTRNTL TR.”

Advisory against illegal use – You agree not to use your *MyPayCard* for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Internet banking computer transfers: types of transactions – You may access your payroll account through the Internet by logging onto our website at BankersTrust.com. The first time you access your account online, you will create a User ID and password by entering your *MyPayCard* number, your PIN, and the card verification number found on the back of your card. You will use this User ID and password for subsequent logins. After creating your login information, you can:

- make payments from your payroll account to third parties (with enrollment in Bill Pay)
- get information about:
 - the account balance of your payroll account
 - the last 12 months deposits to and withdrawals from your payroll account
- view payroll account statements
- establish email and/or text alerts

ATM operator and network fees – When you use an ATM, 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 fund transfer). This fee is commonly referred to as a surcharge and will be disclosed at the ATM before you complete your transaction. A transaction fee of \$1.00 will be charged to the *MyPayCard* for each ATM Withdrawal over one per card load at any non-Bankers Trust ATM.

Daily withdrawal limits – The following limits are per calendar day.

ATM cash withdrawal.....	\$550.00
Point-of-sale transaction (PIN-based).....	\$550.00
Point-of-sale transaction (signature-based).....	\$2,500.00
Cash advance	\$1,500.00

Card load limits – Following are the amounts that may be loaded to the *MyPayCard*.

Daily maximum load.....	\$5,000.00
Monthly maximum load.....	\$15,000.00
Maximum allowed on card	\$10,000.00

If you find you are approaching the maximum *MyPayCard* load limits, please contact a Bank representative (office locations and telephone numbers can be found at BankersTrust.com) to discuss other products and services that may be more suitable for maintaining larger balances.

Additional services available – The following services are available to *MyPayCard* holders. For further information, please visit our website at BankersTrust.com and select the location nearest you.

Consumer messaging alerts – Receive text message alerts to your mobile phone or email alerts when funds are added to your payroll account, when your balance is low, to alert you when certain transactions post to your account, and more. You can enroll for the service by clicking the Alerts link after creating and logging into your *MyPayCard* account. You may discontinue enrollment by logging in and clicking on the Alerts link and selecting “Remove All”. You may receive free text or email message alerts each month, up to the number indicated on the fee schedule. If you exceed the number of free alerts available to you, an Email and Mobile Alert Fee, as disclosed in the fee schedule, is assessed for each additional alert.

Mobile balance inquiry – After enrolling in consumer messaging alerts service (see above), you may text BAL to the number 42265 to obtain your payroll account balance at any time. You may complete free mobile balance inquiries each month, up to the number indicated in the fee schedule. If you exceed the number of free balance inquiries available to you, a Mobile Balance Inquiry Fee, as disclosed in the fee schedule, is assessed for each additional inquiry.

Neither Bankers Trust nor the wireless carriers are liable for delayed or undeliverable messages. One text message per query. Message and data rates may apply. Please call 1-866-255-9849 for messaging alert support.

Supported Carriers:

AT&T	Sprint
T-Mobile	Verizon
Wireless	Cricket
Google Voice	U.S. Cellular
MetroPCS	nTelos
Cellcom	US Carolina
West US	CellSouth
Pioneer Cellular US	Element Mobile
United Wireless	Appalachian Wireless
MTA Communications	DTC Wireless US
Pine Cellular	Sagebrush Cellular USA
Chariton Valley Cellular	Bandwidth USA
Epic Touch USA	CTC Telecom Mosaic USA

Peoples Wireless	USA Duet IP Wireless
RINA USA	Siwireless USA
Communications Venture USA	MobiPCS USA
Layered Communications	Cellular One NE AZ USA
Alaska DigiTel	Bluegrass
Cell 1 East Cent IL	Illinois Valley
Immix	Inland
Nex Tech Wireless	ACS Alaska
Golden State US	Thumb Cellular US
Viaero Wireless US	Plateau US
West Central WCC	iWireless
MTPCS	NW Missouri USA
Chat Mobile USA	SRT Wireless USA
SouthernLinc Wireless USA	AIO Wireless aka Jasper
Panhandle USA	Flat Wireless USA
Copper Valley USA	Cablevision USA
Leaco Rural Telephone USA	Union Wireless USA

Online bill pay – Pay third parties from your payroll account via our convenient Bill Pay service. You can enroll for the service by clicking the Bill Pay link after creating and logging into your online *MyPayCard* account. You will be required to read and accept a separate Subscriber Agreement to enroll in the service. Separate Bill Pay fees may apply.

Card contingent on employment – Your *MyPayCard* is offered by your employer. If Bankers Trust is notified by your employer that you are no longer an employee, your *MyPayCard* will be closed within 60 days of the termination of your employment unless you request it be closed earlier. You may continue to use the *MyPayCard* during this 60-day period. If there are funds remaining on the *MyPayCard* at closing, you may withdraw them via cash advance or Bankers Trust can issue a cashier’s check for the balance.

DOCUMENTATION

Terminal transfers – You can get a receipt at the time you make a transfer to or from your payroll account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less. Whether you receive a receipt for these small-dollar transfers will depend on the terminal operator.

Obtaining payroll account information – You may obtain information about the amount of money you have remaining in your payroll account by calling our automated line.

The automated line for your *MyPayCard* is 1-866-255-9849.

This information, electronic statements, and a 12-month history of account transactions, is also available online at BankersTrust.com.

You also have the right to obtain a 24-month written history of account transactions. You may verbally request this information via telephone or you may obtain the written history for your *MyPayCard* by writing us at:

Bankers Trust
P.O. Box 897
Des Moines, IA 50304.

You will not be charged a fee for this written history unless you request it more than once per month or elect the option online, in which case you will be assessed a \$3.00 fee as disclosed on the fee schedule.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your payroll account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your payroll account to make the transfer.
- (2) If the automated teller machine (ATM) where you are making the transfer does not have enough cash.
- (3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (5) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your payroll account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your payroll account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Notice.

UNAUTHORIZED TRANSFERS

Consumer liability.

- *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.
- If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.
- Also, if your account history shows transfers that you did not make tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically accessed your account (if the error could be viewed in your electronic history) or the date we sent the first written history on which the error appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.
- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will review and determine within a reasonable timeframe if the reason provided warrants the delay in letting us know.
 - *Additional Limit on Liability for MyPayCard.* Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen MyPayCard. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa®.

Contact in event of unauthorized transfer - If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Payroll Card Account, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think an error has occurred in your payroll card account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing us at the telephone number or address listed in this brochure. You will need to tell us:

- (1) Your name and payroll card account number (if any).
- (2) Why you believe there is an error, and the dollar amount involved.
- (3) Approximately when the error took place.

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 (5 business days for MyPayCard point-of-sale transactions processed by Visa) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for MyPayCard point-of-sale transactions processed by Visa) for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at the telephone number listed in this brochure.

You may contact us at:

BANKERS TRUST COMPANY
P.O. Box 897, Des Moines, IA 50304

Business Days: Monday through Friday (excluding federal holidays)

Phone: (515) 245-2863 or 1-800-362-1688

More detailed information is available upon request.

For general inquiries, you can call our automated line 24 hours/day, seven days/week at 1-866-255-9849.

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List of all fees for Bankers Trust MyPayCard



All fees	Amount	Details
Monthly usage		
Monthly Fee	\$3.50	Monthly fee assessed by Bankers Trust may be waived or reduced dependent upon terms with your Employer.
Spend money		
Bill Pay Transaction Fee	\$1.00	Per item fee for submitting an online request to pay a bill to a Biller located in the United States. Regular bill pay transactions will be completed within 3 business days for electronic payments and within approximately 7 days if we have to mail a paper check to pay your bill.
Bill pay stop payment	\$30.00	Per item fee to cancel previously requested transaction.
Bill pay proof of payment	\$5.00	Per item fee to provide confirmation of transaction completion.
Get cash		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the Bankers Trust ATM Network. Locations can be found at https://www.bankerstrust.com/find-an-atm/
ATM withdrawal (out-of-network)	\$1.00	A transaction fee of \$1.00 will be charged to the <i>MyPayCard</i> for each ATM Withdrawal over one per card load at any out-of-network (non Bankers Trust) ATM.
Information		
ATM balance inquiry (in-network)	\$0.00	"In-network" refers to the Bankers Trust ATM Network. Locations can be found at https://www.bankerstrust.com/find-an-atm/
ATM balance inquiry (out-of-network)	\$0.00	"Out-of-network" refers to all the ATMs outside of the Bankers Trust ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction — Conversion Fee	1%	Conversion fee charged in addition to the transaction based on the U.S. dollar amount.
International service assessment	0.8%	Fee charged for all international transactions, regardless of currency conversion.
Other		
Monthly paper statement	\$3.00	Fee charged if you request a written history more than once per month or elect the option online.
Cash advance	\$3.00	The service allows cardholder to withdraw cash over the counter at a bank, up to a certain limit.
Email and Mobile Alert Fee	\$0.25	You will be charged \$0.25 for every alert after 5 free per month.
Mobile Balance Inquiry Fee	\$0.25	You will be charged \$0.25 for every inquiry made after 5 free per month.
Replacement Fee	\$10.00	Request to replace card, fee charged per card for standard delivery. Replacement can be expedited for an additional fee.
Expedited Request Fee	\$50.00	
Overdraft Fee	\$0.00	There is no overdraft feature; a fee will not be charged for occurrences in which the balance on a payroll account becomes negative.
Garnishment/Levy Fees	\$75.00	Fee to fulfill court ordered garnishment or levy in addition to amount ordered.
Inactivity Fee	\$0.00	You will not be charged a fee for inactivity.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Bankers Trust, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Bankers Trust 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.

Contact Bankers Trust by calling 1-800-362-1688, by mail PO BOX 897 Des Moines, IA 50304-0897, or visit <https://www.bankerstrust.com/mypaycard-important-documents/>.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.consumerfinance.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.consumerfinance.gov/complaint).