

INSIGHT PREPAID MASTERCARD® CARDHOLDER AGREEMENT

This Cardholder Agreement (“Agreement”) governs the use of your Insight Prepaid MasterCard® Card (“Card”). Please read this Agreement carefully and keep it for your records. Please sign your Card immediately. By signing the reverse side of your Card or using your Card, you agree to the terms and conditions of this Agreement.

IMPORTANT – PLEASE READ CAREFULLY

TERMS AND CONDITIONS FOR THE INSIGHT PREPAID MASTERCARD

This Cardholder Agreement and Disclosure (this “Agreement”) sets forth the terms and conditions under which the Insight Prepaid MasterCard® has been issued to you. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, “you” and “your” means the person or persons who have received and are authorized to use the Card. “We,” “us,” and “our” mean Urban Trust Bank, FSB (the “Bank”), member FDIC, our agents and our successors, affiliates or assignees. “MasterCard” means MasterCard International Incorporated and its successors and assigns.

MasterCard is a registered trademark of MasterCard International Incorporated. “Card” means the Insight Prepaid MasterCard Card issued to you by Urban Trust Bank, FSB. We reserve the right to make changes to the terms or add new terms to this Agreement at any time, with or without cause, and without prior notification, in accordance with applicable law. Please visit www.insightcards.com for the most recent terms. Please read this Agreement carefully and keep it for your records. We encourage you to contact us if you have questions.

ABOUT YOUR CARD

The Card is a prepaid card which means that you load funds to the Card (“Value Loads”) and access those funds by using the Card. The Card is not a credit card or any type of checking or savings account. The Card is not a gift card and is not intended to be used for gifting purposes. You will not earn any interest on your funds on the Card. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The funds loaded to your Card are FDIC insured up to the maximum amount allowed by law. If you receive a Card which is not embossed with your name (a “Non-personalized Card”) initially, a Card embossed with your name (a “Personalized Card”) will be mailed to you within 14 days of activating your Non-personalized Card. Neither the Bank nor Insight will have any liability for any delays in posting transactions, or for any technical difficulties which may cause your balance to be inaccessible from time to time. The USA PATRIOT Act is a Federal law that requires all financial institutions to obtain, verify, and record information that identifies

each person who opens an account. You will be asked to provide your name, address, date of birth, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification.

Loading Your Card

You may conduct Value Loads at any time. Funds can be added to the Card an unlimited number of times. Each Value Load may be subject to a fee pursuant to the Fees section below. The minimum amount of funds that you can load onto your Card is \$10 per Value Load and the maximum amount is \$2,500 per day. The maximum balance allowed on the Card is \$9,500. These restrictions may be modified by us at anytime without prior notice to you. You can add funds to your Card by:

- Visiting an Insight partner location (contact us for the location nearest you);
- Transfer funds from an external deposit or loan account; or
- Automated Clearing House (“ACH”) Value Loads (e.g., direct deposit from an employer or government benefits)
- Loading cash with a Green Dot® MoneyPak® available in retailers nationwide

Using Your Insight Card

You may use your Card everywhere MasterCard debit cards are accepted or by utilizing our bill pay service on our website, subject to certain restrictions described herein. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. You cannot use your Card after the expiration date printed on the front of your Card. You are responsible for all transactions initiated by use of your Card. If you permit someone else to use your Card, we will treat this as if you have authorized such use. If you use your Card number without presenting your Card (such as for a mail order, telephone or Internet purchase), we will treat it the same as though you had presented the Card itself. You may not use your Card for any illegal transactions.

You are not allowed to exceed the value on your Card. In the event that a transaction exceeds the balance on your Card (creating a “negative balance”), you shall remain fully liable to us for the amount of the transaction and any applicable fees or charges and you agree to pay us for the negative balance and any applicable fees.

We reserve the right to cancel this Card should you create one or more negative balances with your Card. We may limit your purchase and cash withdrawal activity for any reason, including if we suspect fraud associated with your Card.

Some merchants do not allow cardholders to conduct what is called a “split transaction,” in which you only charge a part of the purchase to the Card and pay the remaining amount of the transaction with another source of funds. In order to conduct a split transaction (if permitted by the merchant), you will need to know the

exact amount of funds available on your Card. You will then have to pay the remaining amount with another form of payment, and some merchants may require the remaining payment to be made in cash. With certain types of purchases (such as those made at restaurants, hotels, rental car companies, or similar purchases), your Card may be “preauthorized” for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to twenty-one (21) days for the hold to be removed. During this time, you will not have access to preauthorized amounts. When purchasing gasoline, you must pay for your purchase inside at the service counter. Payment for fuel will not be accepted if you attempt to pay at the pump.

You do not have the right to stop payment on any purchase transaction originated by the use of your Card. If you authorize a transaction and then fail to purchase the item, the approval may result in a hold for up to twenty-one (21) days.

ATM and PIN based Transactions

We may, at our option, give you a Personal Identification Number (“PIN”). If we give you a PIN, your Card may be used at ATM machines or at Point-of-Sale (“POS”) terminals that accept MasterCard Debit, Pulse®, Maestro® and Cirrus®. All ATM transactions are treated as cash withdrawal transactions and are subject to a fee pursuant to the Fees Section below. You will incur additional fees for using your Card at ATM machines or POS terminals for obtaining cash and checking your balance. You should not write your PIN on, or keep your PIN with, your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers.”

Fees

All fees will be assessed and deducted from your available balance as long as there is a remaining balance on your Card, except where prohibited by law. Anytime your remaining balance is less than the fee assessed, the remaining balance on your Card will be applied to the fees. By accepting, signing, using or adding value to the Card, you agree to pay the following fees, to the extent permitted by applicable law. All fees are subject to change.

You may have two fee plans to choose from when you purchase your Card: (i) the Monthly Fee Plan; or (ii) the Pay-As-You-Go Fee Plan. You should always know the exact dollar amount available on your Card. Merchants do not have access to this information and cannot determine the balance on your Card. Free access to check your balance is available at www.InsightCards.com.

Fee Type	Monthly Fee Plan	Pay As You Go Fee Plan
Card Issuance Fee	Up to \$9.95	Up to \$9.95
Monthly Service Fee	Up to \$9.95 per month	None
Signature Purchase Fee	FREE - INCLUDED in Monthly Fee	\$1
PIN Purchase Fee	\$1	\$2
ATM Withdrawal (domestic)	\$2	\$2
ATM Inquiry Fee (domestic)	\$1	\$1
Over-the-Counter Cash Withdrawal Fee	Up to 3% of transaction with a \$5 minimum	Up to 3% of transaction with a \$5 minimum
Recurring Direct Deposit Load Fee	FREE	FREE
Cash Loads at retail locations	Up to \$5	Up to \$5
Convenience Transfer Fee per \$28.50 (account to account transfers from other deposit or loan accounts)*	Up to \$3.50	Up to \$3.50
Overdraft Protection Service Fee (if applicable)	\$0.15 for every \$1 in negative balance created by each transaction up to a maximum fee of \$36	\$0.15 for every \$1 in negative balance created by each transaction up to a maximum fee of \$36
Replacement Card Fee	Up to \$9.95	Up to \$9.95

* May only be able to accept Value Loads from certain external accounts.

International Transactions

If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by MasterCard International Incorporated into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by MasterCard International Incorporated from the range of rates available in

wholesale currency markets for the applicable central processing date (which may vary from the rate MasterCard International Incorporated itself receives) or the government-mandated rate in effect for the applicable central processing date plus Bank's currency conversion fee. Bank may assess a foreign currency conversion fee of 3% of the transaction amount and will retain this amount as compensation for its services. The 3% fee may be applied to all transactions outside the U.S., even if the transaction does not require currency conversion.

Monitoring Your Balance and Obtaining Transaction Activity

In order to minimize the fees you pay, you should carefully track your Card balance. We offer a variety of means by which you can check your transactions and your balance, including:

- Insight Alerts – real time text message of account activity
- Online balance and transaction monitoring at **www.InsightCards.com**
- Toll-free, automated Card information accessible by calling the number on the back of your Card.

Receipts

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

Returns and Refunds

If you need to return an item that you purchased with the Card, the merchant will handle the return in accordance with merchant and MasterCard guidelines. The merchant may credit your Card, provide a cash refund, or issue store credit. Amounts credited to your Card may not be available for up to five (5) days from the date the refund transaction occurs.

Rewards

From time to time and in connection with certain activity, such as receiving consecutive ACH Value Loads of a certain amount, we may automatically enroll your Card in our rewards programs. Rewards programs are not available on all cards.

INSIGHT ALERTS - TEXT MESSAGES

We can help you monitor your balance and transaction history when you sign up to receive Insight Alerts to your mobile phone. By signing up to receive Insight Alerts (real time text messages of account activity), we will send text messages to the mobile phone number that you provide to us every time there is activity on your Card. By agreeing to receive Insight Alerts, you agree to receive all legally required notifications via electronic means. We reserve the right to suspend or discontinue the availability of Insight Alerts at any time in our sole discretion and without prior notice.

Text functionality depends upon the configuration of your phone and your phone plan. We can only provide Insight Alerts to a mobile phone registered on a U.S. network

and not to a fixed line telephone or a computer capable of receiving text messages. Some older mobile phones may not be compatible with text messaging (the mobile phone you register to receive Insight Alerts must be a digital mobile phone). You will be responsible to your phone carrier for the costs of any text messages you receive or send in connection with the Insight Alerts.

Your access and use of Insight Alerts may be interrupted from time to time for any of several reasons, including, without limitation, the malfunction of equipment, periodic updating, maintenance or repair of servers or other actions that we, in our sole discretion, may elect to take. You understand and acknowledge that the telecommunications and email networks through which text messages are transmitted are outside our control and that we are not able to assist in resolution of problems with such networks. We cannot accept responsibility for any text messages not received by you, or any text reply messages we do not receive from you, or for any delay in the receipt or delivery of any text notification.

If you make your mobile phone available to any other individual, you agree that you are responsible for any subsequent access to the Insight Alerts. If you believe that your mobile phone has been stolen and that someone may attempt to use the Insight Alerts without your consent, you should notify us at once by calling the number on the back of your Card during Customer Service hours. It is your sole responsibility to ensure the mobile phone number you provide to us is current and accurate. Changes to your contact information can be made either online at **www.InsightCards.com** or by calling the number on the back of your Card. We are not responsible for loss of messages and other consequences if you do not provide accurate up to date contact information.

STATEMENTS

Statements in electronic format will be made available free of charge at **www.InsightCards.com**. You may request to have a paper statement mailed to you.

You may obtain information about the amount of money you have remaining on your Card by calling (877) 344-6744. This information, along with a 60-day history of transactions, is also available on-line at **www.InsightCards.com**. You also have the right to obtain a 60-day written history of transactions by calling (877) 344-6744, or by writing us at Attn: Customer Service, P.O. Box 190245, Birmingham, AL 35219-9931.

CONFIDENTIALITY

We may disclose information to third parties about your Card or the transactions you make for the following reasons:

- Where it is necessary to complete transactions;
- In order to verify the existence and condition of your Card for a third party, such as a merchant;
- In order to comply with a government agency request, court order, or other legal reporting requirements;

- If you give us your written permission; or
- To our employees, auditors, affiliates, service providers, or attorneys as needed.

OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

If we do not properly complete transactions on time or in the correct amount in accordance with our agreement with you, we may be liable for your losses or damages. However, we will not be liable if:

- Through no fault of ours, you do not have enough funds available to complete the transaction;
- A merchant refuses to accept your Card;
- An ATM terminal does not have enough cash or if it is not operating properly and you knew about the breakdown before initiating the withdrawal;
- If there is an insufficient balance because there is a hold on your Card;
- Your funds are subject to legal process or other encumbrances restricting transfer;
- Access to the Card has been blocked due to it being reported as lost or stolen;
- We have reason to believe that the transaction is unauthorized;
- Circumstances beyond our control, such as fire or flood, prevent completion of the transaction, despite reasonable precautions that we have taken; or
- Any other exception stated in our agreement with you.

In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages.

LOST OR STOLEN CARDS

Contact us at once if you believe your Card has been lost or stolen. Telephoning toll-free at (877) 344-6744 is the best way to minimize your possible losses. You may not be liable for unauthorized use of your Card provided that you notify us within a reasonable time after learning of the loss or theft of your Card. If you notify us within two (2) business days, you can lose no more than \$50 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card, and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500. However, you will not be liable for these amounts if: your Card is in good standing; you have exercised reasonable care in safeguarding your Card; and you have not reported two or more unauthorized events in the past 12 months ("Zero Liability"). This Zero Liability policy covers all MasterCard signature debit card transactions processed over the MasterCard network. ATM and PIN POS transactions are not covered under the Zero Liability policy. You agree that any unauthorized use does not include use by a person to whom you have given authority to use the Card or PIN and that you will be liable for all such uses by such person.

YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Contact us at once if you become aware of a transaction that you did not make. Call the customer service number on the back of your Card or write us at the mailing address listed below. We must hear from you no later than sixty (60) days after the transaction date and/or after the statement was made available to you. If you tell us orally, we may still require you to send us your complaint or question in writing. If you do not notify us within sixty (60) days, you may not recover any value you lost after the sixty (60) days if we can prove that we could have stopped someone from making an unauthorized transaction if you had notified us in time or you are grossly negligent or fraudulent in the handling of your Card.

INFORMATION ABOUT YOUR RIGHT TO DISPUTE ERRORS

In the case of errors or questions about your Card, call us at (877) 344-6744 or write us at Attn: Customer Service, P.O. Box 190245, Birmingham, AL 35219-9931 as soon as you can, if you think an error has occurred on your Card. We will allow you to report an error until sixty (60) days after the earlier of the date you electronically accessed your Card, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at (877) 344-6744 or writing us at Attn: Customer Service, P.O. Box 190245, Birmingham, AL 35219-9931. You will need to tell us:

- Your name and Card number;
- Why you believe there is an error, and the dollar amount involved; and
- 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 ten (10) business days.

We will determine whether an error occurred within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Cards, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide 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 (877) 344-6744 or visit www.InsightCards.com.

CLOSING YOUR INSIGHT CARD

You may close your Card at any time. You may request a refund check (subject to a fee) be issued to you if you still have a balance on your Card. In order to allow enough time for all transactions to be cleared through our system, it may take up to ninety (90) days after Card expiration or Card closure for refund checks to be issued to you.

AMENDMENT AND CANCELLATION

We, in our sole and absolute discretion, may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in accordance with applicable law. However, any changes made for security purposes may be implemented without prior notice. We may cancel or suspend the use of your Card or this Agreement at any time.

GENERAL PROVISIONS

No Transfer

You may not transfer or assign ownership of your Card to anyone or allow anyone else to use your Card. We may transfer our rights under this Agreement.

Telephone Monitoring/Recording

From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law. You authorize us to contact you orally or in writing, by electronic messaging, or otherwise, with respect to your Card.

No Warranty Regarding Goods and Services

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

Other

Use of your Card is subject to all the rules and regulations of any clearing house or association involved in the transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any of the provisions of this Agreement are determined to be invalid or unenforceable, the validity and enforceability of the remaining provisions shall not be affected. This Agreement will be governed by the laws of the State of Delaware except to the extent governed by federal law.

ARBITRATION PROVISION

General:

You and we agree that, unless prohibited by applicable law, either party may elect to arbitrate – and require the other party to arbitrate - any Claim under the following terms and conditions. Certain terms used in this Arbitration Provision are defined below under the heading “Definitions.”

Right To Reject Arbitration Provision: If you act promptly, you may reject this Arbitration Provision, in which event neither you nor we will have the right to require arbitration of any Claims. To reject this Arbitration Provision, you must send us a notice (“Rejection Notice”) that we receive within sixty (60) days after you activate your Card. Any Rejection Notice must be signed by you and must include your name, address and telephone number. You must mail your Rejection Notice by certified or registered mail or send it by messenger service (such as Federal Express) to Insight, LLC, Attn: Arbitration Opt-Out, P.O. Box 190245, Birmingham, AL 35219-9931. In the event of any dispute concerning whether you have provided a timely Rejection Notice, you must provide a signed receipt. This is the only method you can use to reject the Arbitration Provision. If the Rejection Notice is sent on your behalf by a third party, such third party must include evidence of his or her authority to submit the Rejection Notice on your behalf. Rejection of the Arbitration Provision will not affect any other aspect of this Agreement.

Important Notice And Limitations: If you or we elect to arbitrate a Claim, unless prohibited by applicable law, neither you nor we will have the right to: (1) have a court or a jury decide the Claim; (2) engage in pre-arbitration discovery (i.e., the right to obtain information prior to the hearing) to the same extent that you or we could in court; (3) participate in a class action in court or in arbitration, either as a class representative or a class member; (4) act as a private attorney general in court or in arbitration; or (5) join or consolidate your Claim(s) with claims of any other person or involving any other transaction. The right to appeal is more limited in arbitration than in court. Other rights that you would have if you went to court may also not be available in arbitration.

Definitions: The following definitions apply to this Arbitration Provision:

- “We,” “us” and “our” mean the Bank, Insight, their assignees and the parents, subsidiaries, affiliates and successors of such companies, as well as the officers, directors, agents and employees of any of the foregoing.
- “Administrator” means the American Arbitration Association (“AAA”), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org; JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.org; or any other company selected by mutual agreement of the parties. If both AAA and JAMS cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. The arbitrator will be appointed by the Administrator in accordance with the rules of the Administrator. However, the arbitrator must be a retired or former judge or a lawyer with at least 10 years of experience. You get to select the Administrator if you give us written notice of your

selection with your notice that you are electing to arbitrate any Claim or within twenty (20) days after we give you notice that we are electing to arbitrate any Claim (or, if you dispute our right to require arbitration of the Claim, within twenty (20) days after that dispute is finally resolved). If you do not select the Administrator on time, we may do it. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a formal or informal policy that is inconsistent with the subparagraph below captioned "No Class Actions" (the "Class Action Waiver").

- "Claim" means any legal claim, dispute or controversy between you and us that: (1) cannot be resolved without a judicial or arbitration proceeding; and (2) arises from or relates in any way to the Card or this Agreement, including any dispute concerning the validity, enforceability or scope of this Arbitration Provision or this Agreement or whether any dispute is subject to arbitration. However, "Claim" does not include any Excluded Claim or Proceeding. Without limiting the above definition, the term "Claim" covers any legal claim, dispute or controversy (other than an Excluded Claim or Proceeding) arising from or relating to this Agreement or any agreement, application, disclosure, advertising or document relating to this Agreement. It includes legal claims, disputes or controversies relating to past, present or future acts or omissions. "Claim" is to be given the broadest possible meaning and includes claims of every kind and nature, including but not limited to initial claims, amended claims, new claims asserted in existing litigation, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity. It includes disputes that seek relief of any type, including damages and/or injunctive, declaratory or other equitable relief.
- "Excluded Claim or Proceeding" means any of the following claims or proceedings, which will not be subject to this Arbitration Provision: (1) any individual action brought by you in small claims court or your state's equivalent court, unless such action is transferred, removed, or appealed to a different court; and (2) any assertion that the Class Action Waiver is invalid or unenforceable.

Starting An Arbitration: To start an arbitration, you or we must give written notice of an election to arbitrate. This notice may be given after a lawsuit has been filed and may be given in papers or motions in the lawsuit. If such a notice is given, the Claim shall be resolved by arbitration under this Arbitration Provision and the applicable rules of the Administrator then in effect.

No Class Actions: Notwithstanding any language herein to the contrary, if you or we elect to arbitrate a Claim, neither you nor we will have the right to: (1) participate in a class action in court or in arbitration, either as a class representative, class member or class opponent; (2) act as a private attorney general in court or in arbitration; or (3) join or consolidate your Claims with claims of any other person or involving any other transaction, and the arbitrator shall have no authority to conduct any such class, private attorney general or multiple-party proceeding.

Location And Costs: Any arbitration hearing that you attend will take place in a location that is reasonably convenient for you. If you cannot afford or otherwise do not want to pay the Administrator's or arbitrator's filing, administrative, hearing and/or other fees and cannot obtain a waiver of fees from the Administrator, we will consider in good faith any request by you for us to bear the cost of those fees. We will pay for our own attorneys, experts and witnesses and will pay the reasonable fees and charges of your attorneys, experts and witnesses if you win the arbitration. We will pay any administration fee, arbitration fees and fees and charges of attorneys, experts and witnesses if and to the extent we are required to pay such fees and charges by law or in order to make this Arbitration Provision enforceable.

Discovery; Getting Information: In addition to the parties' rights under the Administrator's rules to obtain information prior to the hearing, either party may ask the arbitrator for more information from the other party. The arbitrator will decide the issue in his or her sole discretion, after allowing the other party the opportunity to object.

Effect Of Arbitration Award: Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitrator's award will be final and binding, except for: (1) any appeal right under the Federal Arbitration Act, 9 U.S.C. §§1 et seq. (the "FAA"); and (2) Claims involving more than \$50,000. For Claims involving more than \$50,000, any party may appeal the award to a three-arbitrator panel appointed by the Administrator, which will reconsider anew any aspect of the initial award that is appealed. The panel's decision will be final and binding, except for any appeal right under the FAA. The costs of any appeal will be borne in accordance with the paragraph above captioned "Location And Costs."

Governing Law: This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA, and not by any state law concerning arbitration. However, notwithstanding any language elsewhere in this Agreement to the contrary, to the extent that any state law bears on the enforceability of this Arbitration Provision, the state law in question will be the law of the state where you reside when you open the Card. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and applicable

privilege rules, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys' fees and costs. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. The arbitrator will follow rules of procedure and evidence consistent with the FAA, this Arbitration Provision and the Administrator's rules.

Survival, Severability, Primacy: This Arbitration Provision shall survive the termination of this Agreement, the expiration or termination of the Card and the fulfillment of all our and your obligations under this Agreement. If any portion of this Arbitration Provision, other than the Class Action Waiver, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Waiver is unenforceable, only this sentence of the Arbitration Provision will remain in force and the remaining provisions shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal. In the event of any conflict or inconsistency between this Arbitration Provision and the Administrator's rules or any other provision of or documents relating to this Agreement, this Arbitration Provision will govern.

Special Payment: If (1) you submit a Claim Notice in accordance with the provision of this Agreement captioned "Notice of Claims" on your own behalf (and not on behalf of any other party); (2) we refuse to provide you with the relief you request; and (3) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least \$5,100 (plus any fees and costs to which you are entitled).

This Card is issued by Urban Trust Bank, FSB pursuant to a license from MasterCard International Incorporated.

Customer Service:
P.O. Box 190245
Birmingham, AL 35219-9931
(877) 344-6744
www.InsightCards.com

PRIVACY POLICY

FACTS

WHAT DOES URBAN TRUST BANK DO WITH YOUR PERSONAL INFORMATION? WHY?

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.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history and credit scores

HOW?

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

Urban Trust Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Urban Trust Bank share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes —to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes —information about your transactions and experiences	YES	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

TO LIMIT OUR SHARING

Visit us online: www.urbantrustbank.com or Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-584-0015 or go to www.urbantrustbank.com

FREQUENTLY ASKED QUESTIONS ABOUT URBAN TRUST BANK'S PRIVACY POLICY

WHO WE ARE

Who is providing this notice? Urban Trust Bank

WHAT WE DO

How does Urban Trust Bank protect my personal information?

To protect 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 Urban Trust Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or use your credit or debit card
- Provide employment 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [see below for more on your rights under state law]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with a common corporate identity of Urban Trust Bank

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include mortgage companies, direct marketing companies, and financial service companies.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Urban Trust Bank does not currently jointly market

OTHER IMPORTANT INFORMATION

AL, AK, ID, CA AND VT: WE WILL NOT SHARE NONPUBLIC PERSONAL INFORMATION ABOUT CUSTOMERS WHO RESIDE IN ALABAMA, ALASKA, IDAHO, CALIFORNIA OR VERMONT EXCEPT AS ALLOWABLE BY LAW. MA, MS AND NJ – WE WILL NOT SHARE ANY NONPUBLIC PERSONAL INFORMATION DERIVED FROM DEPOSIT RELATIONSHIPS WITH US ABOUT CUSTOMERS WHO RESIDE IN MASSACHUSETTS, MISSISSIPPI, OR NEW JERSEY. IF YOU HAVE A LOAN ACCOUNT OR OTHER CUSTOMER RELATIONSHIP IN ADDITION TO A DEPOSIT ACCOUNT RELATIONSHIP, AND YOU DO NOT WANT US TO SHARE THIS INFORMATION ABOUT YOU, YOU SHOULD OPT-OUT USING THE METHOD DESCRIBED WITHIN THIS NOTICE. IL – WE WILL NOT SHARE ANY NONPUBLIC PERSONAL INFORMATION ABOUT OUR CUSTOMERS WHO RESIDE IN ILLINOIS WITH OTHER PARTIES ACCEPT AS PERMITTED BY LAW.

MAIL-IN FORM

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply my choices only to me.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name: _____

Address: _____

Card Number: _____

Mail to:
Urban Trust Bank
ATTN: OPERATIONS
400 Colonial Center Parkway, Suite 150
Lake Mary, FL 32746