

INSIGHT VISA® PREPAID RELOADABLE CARD CARDHOLDER AGREEMENT

Your Insight Visa® Prepaid Card Fee Summary

<i>Purchase Plan Options</i>	<i>Pay As You Go</i>	<i>Gold Plan</i>	<i>Platinum Plan</i>
Monthly Fee	None	\$9.95 per month without Direct Deposit	\$5.00 per month with Direct Deposit
Signature Purchase Transaction Fee	\$1.00	None	None
PIN Purchase Transaction Fee	\$2.00	\$1.00	\$1.00
Foreign Transaction Fee	3% of the U.S. dollar amount of the purchase transaction with \$1 minimum		
Withdraw Cash:			
Cash Back with PIN Purchase	None. Select "Debit" and enter your PIN to get cash back when making a purchase. PIN purchase transaction fee applies.		
Domestic ATM Withdrawal Fee	\$2.50 per withdrawal		
International ATM Withdrawal Fee	\$2.50 per withdrawal, plus the Foreign Transaction Fee		
Over-the-Counter Cash Withdrawal Fee	3% of transaction with \$5 minimum		
Add Money:			
Cash Load Fee	Fee may be assessed by a third party and may vary by location.		
Card-to-Card Transfer Fee	\$1.00 each		
Direct Deposit	None		
Mobile Check Load Fee†	Fee may be assessed by a third party service provider.		
Manage Your Account:			
Balance Inquiry	<ul style="list-style-type: none"> •None using online account access •None using toll-free automated service. •None using automated text or e-mail alerts •\$1.00 each via ATM* 		
Live Agent Customer Service Call Fee	\$1.00 each		
Check Refund, Paper Communication, or Statement	None		
Secondary Card, Replacement Card, or Custom Card Fee	\$9.95 per card		
Text and Email Alerts††	None		
Make Payments:			
Online Bill Payment	None		
Convenience Check Authorization Fee	\$1.00 each		
Convenience Check Reorder	\$5.00 for 12 checks		
Check Stop Payment Request or Unauthorized Check Fee	\$25.00 each		
Caution:			
Account Inactivity Fee**	\$3.95		
ACH Debit Return Fee	\$5.00 each		
Declined Transaction Fees*	\$1.00 each		
<small>* ATM owner fees may apply. † Fees may be assessed by the service provider. Please consult the terms and conditions of the provider upon enrollment. †† Standard message and data rates may apply. ** May apply to <i>Pay-As-You-Go Plan</i> after 90 days of no activity, which includes purchases, cash withdrawals, and load transactions.</small>			
www.InsightCards.com		1.888.572.8472	

This Cardholder Agreement ("Agreement") governs the use of your Insight Visa® Prepaid Card issued to you by Axiom Bank®, Member FDIC ("Card"). Please sign your card immediately upon receipt. Please read this Agreement carefully and keep it for your records. By signing the reverse side of your Card or using your Card, you agree to the terms and conditions of this Agreement. Please visit www.InsightCards.com for the most recent terms. 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. We encourage you to contact us if you have questions.

1.0 DEFINITIONS

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 **Axiom Bank®**, (the "Bank") Member FDIC, our agents, and our successors, affiliates or assignees. "Payment Network" means Visa U.S.A. Inc. and its successors and assigns. Visa is a registered trademark of Visa U.S.A. Incorporated. Card means any Non-personalized Card and Personalized Card issued pursuant to this Agreement.

2.0 ABOUT YOUR CARD

The Card is a prepaid payment device, which means that you add (or "Load") funds to the Card prior to use and access those funds by using the Card. The Card is not a gift card, payroll card, credit card, or charge card and does not constitute a checking, savings or other demand deposit or consumer asset account. You will not earn any interest on your funds on the Card (please see Section 4 for Insight Savings Account information). You may not make any other transaction with the Card, except for the Card transactions described in these Terms and Conditions. If you initially receive a Card which is not embossed with your name (a "Non-personalized Card"), you may receive a Card embossed with your name in the mail within about 14 days of your Card purchase ("Personalized Card").

2.1 Eligibility and Activation

To be eligible to use and activate this Card, you represent and warrant to us that: (i) you are at least 18 years of age or older; (ii) you have provided us with verifiable and legal identification documents, such as a U.S. social security card, drivers license, U.S. Passport, U.S. issued authorization to work in the U.S or have accurately provided us with such other documentary or non-documentary information that we have requested from you; (iii) you have provided us with a verifiable U.S. street mailing address (not a P.O. Box); (iv) the personal information that you provide to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement, you have read this Agreement and agree to be bound by and comply with its terms; and (vi) you accept the Card.

2.2 Important Information About Procedures for Applying For or Activating a New Card

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who activates a Card. What this means for you: When you apply for the Card, we will ask for 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.

2.3 Authorized Users

You are responsible for all authorized transactions initiated and fees incurred by use of your card. If you permit another person to have access to your Card, Card Number or PIN, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons.

2.4 Secondary Cards

We may allow you to request an additional Card for another person (Secondary Card). A Secondary Card shares and can access the same balance as your Card. Secondary Cardholders are not able to access your Insight Savings Account, if applicable. You must notify us to revoke a Secondary Cardholder's use of the card. If you tell us to revoke a Secondary Cardholder's use of the card, we may cancel your Card and issue you a new Card with a different number. You are wholly responsible for the use of the Card and Secondary Card according to the terms and conditions of this Agreement.

2.5 FDIC Insurance

All funds loaded onto your Card are held in a custodial account with

us on your behalf, and are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable limitations and restrictions of such insurance. Funds will not be credited to your Card for insurance purposes until received by us.

2.6 Using Your Card

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 can use your Card to withdraw cash at ATMs that accept the Card, pay for purchases, obtain cash back from participating merchants, and pay bills. You cannot use your Card after the expiration date printed on the front of your Card. You should treat your Card with the same care as you would treat cash. You are responsible for all transactions initiated by use of your Card. 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 agree that you will: (i) not use the Card in violation of applicable laws or regulations, in violation of this Agreement, in a manner that violates the privacy or proprietary rights of another, including spam, phishing, or unwanted solicitations, to transfer any malicious computer code, to perform unlawful acts, including illicit gambling and acts involving stolen goods or substances, or to perform transactions involving a transfer of funds for illegal purposes or made to hide the source of such funds ("money laundering"); (ii) promptly notify us of any loss or theft of the Card; (iii) promptly notify us of the loss, theft, or unauthorized disclosure of any PIN, username or password, codes or numbers used to access the Card information or Card funds; and (iv) use the Card only as instructed by us. We may refuse to process any transaction that we believe violates the terms of this Agreement or limit, suspend, or terminate your use of the Card if we believe that your use of the Card creates a fraud risk or liability to us, other users of our services, or to other third parties.

We may impose restrictions on your Card at any time, including restrictions on (i) the number of transactions allowed per day; (ii) the dollar amount of transactions; and (iii) your ability to use the Card at an ATM. We may limit your purchase and cash withdrawal activity for any reason, including if we suspect fraud associated with your Card.

If your Spending Balance is not adequate to cover the transaction amount, you may instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another form of payment ("Split Transactions"). Some merchants do not allow Split Transactions or may require the remaining payment to be made with cash. In order to conduct a Split Transaction (if permitted by the merchant), you will need to know the exact amount of funds available in your Spending Balance.

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. We reserve the right to cancel this Card should you create one or more negative balances with your Card.

2.7 Load Methods

You may Load funds to your Card at any time. Each Load may be subject to a fee pursuant to the Fees section. You agree to comply with all requirements, fees, or other restrictions as may be imposed by such reload partners or as disclosed to you at the time of the transaction. You can add funds to your Card by:

- Automated Clearing House ("ACH") Loads (e.g., direct deposit from an employer or government benefits);
- Loading cash through an Insight reload partner (a list is available at www.InsightCards.com or by calling us at 1.888.572.8472);
- Electronic Check Loads provided through an unaffiliated third party provider upon enrollment;
- Loading cash with a Green Dot® Reload @ the Register™ or at a Visa ReadyLink location available in retailers nationwide; or
- Transferring funds from your PayPal® account.
- Transferring funds from your Insight Savings Account (Refer to the Savings Account Agreement for terms and conditions).

2.8 Limitations

For security reasons, we may impose limits on the amount, number, or type of transactions you may make with your Card, limit the balance on your Card, limit the number of Cards issued to you, and suspend or block certain transactions. Your Card cannot be loaded at an ATM. You may not draft checks using your Card number. For security reasons, we may modify these restrictions anytime without prior notice to you. We reserve the right to accept or reject any request to load value to the Card at our sole discretion. You may contact Customer Service for additional information or questions about the limitations on your Card.

2.9 ACH Loads (Direct Deposit) or ACH Debits

You can arrange to have funds transferred directly to or from your Card through the ACH by a third party paying entity. To do so, you must enroll with the third party, by providing the bank routing number and

direct deposit account number that we provide to you. You are not authorized to use this bank routing number and direct deposit account number for any other purpose. We reserve the right to reject any ACH transfers as part of our internal fraud, anti-money laundering/Bank Secrecy Act or other applicable policies. If your Available Balance is not enough to cover an ACH debit transaction, applicable fees will be assessed as indicated on the Schedule of Fees. You agree that the third party may reverse any credit they make to your Card up to the amount of the original credit. Funds from ACH Loads will generally be available on your Card no later than the effective date of the transfer. In case of transmission error or transfer irregularity, your ability to access the funds may be delayed beyond the scheduled transfer date. You may cancel the ACH Load authorization at any time by sending a written notice to the originator and providing the originator and the Bank sufficient time to act upon the notice before your next scheduled transfer date. The originator may terminate this method of payment, with or without cause, at any time.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can access your Card account at www.InsightCards.com to find out whether or not the deposit has been made.

2.10 Setting a Personal Identification Number ("PIN")

To establish a PIN for your Card, you must call 1.866.253.5161 from the primary phone number that you provided at the time you applied for your Card. If you forget your PIN, you must reset it by calling 1.866.253.5161. For security purposes, our Customer Service representatives do not have access to your PIN. You should keep your PIN secure. 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, as described in the section labeled "Unauthorized Transfers."

2.11 Cash Access

Using your Card and PIN, you may withdraw cash from ATMs worldwide that bear the Visa, Interlink®, Maestro or Plus® logo; or any POS device, as permissible by merchant, that bears the Visa, Interlink®, or Maestro® logo. Your use of the Card for withdrawals of cash is limited by the Available Balance on your Card. Your daily ATM withdrawal limit is \$2,500.00. Any funds withdrawn from a POS device or through a participating bank (over the counter withdrawal) will be subject to the maximum amount that can be spent on your Card each day. The combined daily maximum of all cash access on your Card or Secondary Card is \$5,000.00.

2.12 Purchases

You may also use your Card to purchase goods and services at retail establishments or online from companies that have agreed to accept the Card and/or are equipped with POS terminals that accept Visa, Maestro or Interlink® signature or PIN-based debit purchases. The balance available for authorizing transactions with your Card is the lesser of your Available Balance or \$5,000.00 for in-person purchases. The combined daily maximum of all purchases using your Card is \$5,000.00.

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 21 days. We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Card. YOU ARE RESPONSIBLE FOR RESOLVING ALL DISPUTES CONCERNING THE QUALITY OF GOODS OR SERVICES PURCHASED FROM THE MERCHANT THAT ACCEPTED YOUR CARD.

2.13 Authorization Holds

Except as provided in the section under "Bill Payment" labeled "Right to Stop Payment and Procedure for Doing So," 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. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Card may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts.

2.14 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.

2.15 Convenience Checks

We may issue you complimentary Convenience Checks for your use when you receive your Card. If you request additional Convenience

Checks, a fee will apply. If you wish to use a Convenience Check, you must first authorize the check by logging in to your Card account at www.InsightCards.com or calling 1.888.572.8472. When you obtain an authorization for a Convenience Check, a fee will apply and you agree to allow us to immediately deduct the amount authorized and applicable fees from your Card's Available Balance. If a deposited Convenience Check is not authorized, it will be returned. The maximum amount allowed for any Convenience Check is \$2,500.00. An authorized Convenience Check is only valid for 60 days from the date we authorized it. If a Convenience Check authorization expires, we will place a stop payment on the item and a stop payment fee will apply. If you wish to stop payment on a Convenience Check, you must contact us at 1.888.572.8472 or log in at www.InsightCards.com. The account number on the check should not be provided to any person, employer or other entity to enable direct deposit or an ACH debit to the Card.

2.16 Card to Card Transfers

You may transfer funds to another cardholder with an Insight card issued by **Axiom Bank**® by logging in to your Card account. You may not transfer more than your Available Balance or \$2,500.00, whichever is less. A Card to Card Transfer will not be processed if it would cause another cardholder's balance to exceed the maximum card balance of \$9,500.00. We are not responsible for Card to Card Transfers made to unintended payees due to the input of incorrect information by you.

2.17 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 Payment Network guidelines. The merchant may credit your Card, provide a cash refund, or issue store credit. Amounts credited to your Card may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs. Point of sale transactions cannot be reversed. Payment for goods or services using your Card at a point of sale terminal shall not affect any of the rights, protections, or liabilities under applicable law regarding a cash or credit sale made by means other than through the use of a point of sale.

2.18 Foreign Transactions

If you make a transaction in currency other than U.S. Dollars, the Payment Network will convert the charge or credit into a U.S. Dollar amount in accordance with its operating regulations or conversion procedures in effect at the time the transaction is processed. Payment Network's regulations and procedures provide the currency conversion rate it uses is either: (1) a wholesale market rate, or (2) a government mandated rate in effect on the day of the central processing date. For each transaction made in a country other than the U.S. or U.S. Territories, a surcharge will be assessed equal to 3% of the U.S. Dollar amount of the transaction with a \$1 minimum.

2.19 Bill Payment

2.19.1 Payment Authorization and Remittance

By providing us with names and account information of a person or entity to which you wish to direct a bill payment ("Payee"), you authorize us to use the information provided by you to send a payment and to debit your Card and remit funds on your behalf. In order to process payments more efficiently and effectively, we may alter or edit payment data or data formats in accordance with Payee directives. We will use our best efforts to make all your payments properly. However, we shall incur no liability if we are unable to complete any payment because of the following circumstances:

- Your Card does not contain sufficient funds to complete the transaction;
- The payment processing center is not working properly and you know or have been advised by us about the malfunction before you initiated the bill payment; or
- You have not provided correct payment information or the correct name, address, phone number, or account information for the Payee.
- It can be shown that the Payee received the bill payment within the normal delivery time frame and failed to process the payment through no fault of ours;
- We have reason to believe that a bill pay request may not be authorized by you; and/or
- Circumstances beyond our control (such as, but not limited to, fire, flood or interference from an outside force prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

Any bill payment scheduled on a non-Business Day will begin processing on the next Business Day. A hold for the amount of any scheduled bill payment will apply to the funds in your Available Balance at the time that you schedule a bill payment. If you do not have the funds available at the time we attempt to make the payment from your Card, the

payment will not be made. If you have scheduled multiple payments to be made and the funds in your Available Balance are not sufficient at the time we attempt to complete all of the scheduled payments, we will pay only those for which your Available Balance is sufficient to cover, in no particular order. We will notify you by Insight alert or email of any failed attempts to make payments from your Card if you have opted in for scheduled bill payment failed alerts. The recipient's ability to access these funds is at the sole discretion of the recipient's financial institution. You acknowledge that once the money is delivered to the recipient, the transaction is non-reversible and non-refundable to you. We are not responsible for determining whether the amount of money being sent is correct for any underlying transaction or is actually owed to the recipient. Any dispute that may arise between you and the recipient relating to a payment made or received, or any other aspect of a transaction between you and the recipient, is not our responsibility. You acknowledge that we do not ensure the quality, safety or legality of any merchandise received, nor that a seller will even ship the merchandise. **WE ARE NOT RESPONSIBLE FOR PAYMENTS MADE TO UNINTENDED PAYEES DUE TO THE INPUT OF INCORRECT INFORMATION BY YOU, NOR SHALL WE BE RESPONSIBLE FOR VERIFICATION OF THE IDENTITY OF PAYEES.**

2.19.2 Transaction Limitations

We reserve the right to limit your use of this functionality by imposing limits, hold times, or other measures should we believe that suspicious activity has occurred or may occur. Payments to Payees outside of the United States or its territories are prohibited.

2.19.3 Payment Cancellation

You may cancel or edit any scheduled payment (including recurring payments) without a charge if you do so before we have begun processing the payment. Once we have begun processing the payment, you must submit a stop payment request (fees apply) in order to cancel the payment.

2.19.4 Right to Stop Payment and Procedure for Doing So

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at 1.888.572.8472, or write us at Attn: Customer Service, P.O. Box 190245, Birmingham, AL 35219-9931, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$25 for each stop-payment order you give.

2.19.5 Liability for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages.

2.20 PayPal® Transfers

If you have a PayPal account, you can add funds to your Card by logging into your PayPal account at www.PayPal.com. In order to complete the transfer, PayPal will require you to designate the account that you want to transfer funds to as a Checking Account. However, your Card is not a checking or savings account. PayPal transfers are non-reversible and, for security reasons, we may impose limits on these types of transfers. The availability of this load method is contingent upon PayPal making this type of transfer available to you. PayPal transfers will show up on your account history as a PayPal Load. Your Card cannot be used to add money to your PayPal account.

2.21 Card Replacement

If you need to replace your Card for any reason, please contact us at 1.888.572.8472 to request a replacement Card. You may be required to provide personal information, which may include identifying information, your Card number, information about your transaction history, etc. There is a fee for replacing your Card.

2.22 Card Expiration

Please note that your Card has a "Good Thru" date on the front of the Card. This "Good Thru" date is the date through which your physical plastic card may be used, and is required to process purchases at merchants that request a plastic expiration date. You may not use the Card after the "Good Thru" date on the front of the Card. Even if the "Good Thru" date has passed on your Card, the available funds on your Card do not expire.

Unless your Card is automatically renewable, it will expire on the date indicated on its face. We will issue you a new Card and transfer any remaining funds automatically. Once you receive your new Card, you should cut the old Card in half and throw it away. You can start using your new Card for transactions and purchases as soon as you receive it and it is activated. If you do not receive a replacement Card in a timely manner, please call 1.888.572.8472.

2.23 Closing Your Card

You may close your Card at any time. You may request that any remaining balances be refunded to you by check. 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. If you have questions regarding the funds remaining on your Card, contact us by calling 1.888.572.8472.

3.0 MONITORING YOUR CARD 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 Text Alerts – real time text message of account activity
- Insight Email Alerts – email notifications of account activity
- Online balance and transaction monitoring at www.InsightCards.com
- Toll-free, automated Card information accessible by calling 1.888.572.8472.

3.1 Insight Alerts

3.1.0 Insight Email Alerts

By opting in to receive Insight Email Alerts, you expressly agree to receive email messages to any email address that you provide to us. Insight Email Alerts are real time email messages of account activity. Your access and use of Insight Email 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. We cannot accept responsibility for any email messages not received by you, or any email reply messages we do not receive from you, or for any delay in the receipt or delivery of any email notification. We reserve the right to suspend or discontinue the availability of Insight Email Alerts at any time in our sole discretion and without prior notice. If you make your email address available to any other individual, you agree that you are responsible for any subsequent access by such individual to the Insight Email Alerts. It is your sole responsibility to ensure the email address you provide to us is current and accurate. You may discontinue the receipt of future email messages or make changes to your contact information online at www.InsightCards.com or by calling 1.888.572.8472. We are not responsible for loss of messages and other consequences if you do not provide accurate up to date contact information.

3.1.1 Insight Text Alerts

By opting in to receive Insight Text Alerts you expressly agree to receive Insight Text Alerts (real time text messages of account activity) to any mobile phone number that you provide to us. You will be responsible to your phone carrier for the costs of any text messages you receive or send in connection with the Insight Text Alerts.

Your access and use of Insight Text 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 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. We reserve the right to suspend or discontinue the availability of Insight Text Alerts at any time in our sole discretion and without prior notice.

If you make your mobile phone available to any other individual, you agree that you are responsible for any subsequent access to the Insight Text Alerts. If you believe that your mobile phone has been stolen and that someone may attempt to use the Insight Text Alerts without your consent, you should notify us at once by 1.888.572.8472. 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 online at www.InsightCards.com or by calling 1.888.572.8472. We are not responsible for loss of messages and other consequences if you do not provide accurate up to date contact information.

You may discontinue the receipt of future text messages by logging into your account at www.InsightCards.com and changing your alert settings or by calling 1.888.572.8472.

3.2 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 our automated system at 1.888.572.8472. This information, along with a 60-day history of transactions, is available on-line at www.InsightCards.com. You also have the right to obtain a 60-day written history of transactions by calling 1.888.572.8472, or by writing us at Attn: Customer Service, P.O. Box 190245, Birmingham, AL 35219-9931.

4.0 INSIGHT SAVINGS ACCOUNT

If you have accepted and agreed to the terms and conditions applicable to the Insight Savings Account, you may transfer funds from your Insight Savings Account to your Card by logging into your Card account at www.InsightCards.com or by calling 1.888.572.8472. In order to transfer funds to your Insight Savings Account, you must have funds available on your Card. You may not transfer funds from your Available Card Balance to your Insight Savings Account in excess of your Available Card Balance. Similarly, you may not transfer funds from your Insight Savings Account to your Available Card Balance in excess of your Insight Savings Account balance. You will not be able to use your Card or a Convenience Check to access funds in your Insight Savings Account unless you complete a transfer to your Card. See your Insight Savings Account Agreement for full terms and conditions of its use.

5.0 FEES AND CHARGES

We may charge the following fees in the amounts indicated on the Schedule of Fees provided in this Agreement. The amount of any fee will be deducted from your Available Balance at the time the fee becomes due or as otherwise provided. We offer three fee plans for your Card: (i) Gold Plan, (ii) Platinum Plan, or (iii) Pay-As-You-Go plan. The Platinum Plan is the monthly fee plan available to Cards receiving regular Direct Deposit (at least once every 35 days) and the Gold Plan is the monthly fee plan available for Cards without regular Direct Deposit.

5.1 Load Fees

There may be a third party fee each time you load funds to your Card. These fees vary based on the location and method of the load. There are no fees for receiving a Direct Deposit.

5.2 Monthly Service Fees

After you activate your Card and select the Platinum Plan or Gold Plan, there will be a monthly service fee as indicated on the Schedule of Fees.

5.3 Account Inactivity Fees

As indicated on the Schedule of Fees, you may be charged a monthly inactivity fee after 90 days of no Card activity which includes purchases, cash withdrawals, and load transactions.

5.4 ATM Transaction Fees

ATM transactions (including withdrawals and balance inquiries) may be performed using your Card subject to applicable fees, which vary based on the type of transaction. Any ATM transaction may also be subject to a third party surcharge that is determined by the ATM owner.

5.5 Signature and PIN Purchase Fees

There may be a fee each time you use your Card to make a purchase. The amount of applicable purchase fees vary based on the type of transaction and the fee plan you select. All transactions originated in a foreign country are subject to a surcharge as indicated on the Schedule of Fees.

5.6 Customer Service Fee

You may be charged a fee each time you speak to a live agent. This fee can be avoided by using automated customer service option when calling 1.888.572.8472 or by accessing your Card account online at www.InsightCards.com.

5.7 ACH Debit Return Fee

There will be a fee each time an ACH debit transaction is returned when your Available Balance is not enough to cover the debit transaction.

5.8 Card to Card Transfer Fee

As indicated on the Schedule of Fees, there will be a fee each time you complete a Card to Card Transfer.

5.9 Over-the-Counter Cash Withdrawal Fees

You may be able to withdraw the funds on your Card over-the-counter at financial institutions around the world subject to applicable fees.

5.10 Convenience Checks

As indicated on the Schedule of Fees, for each Convenience Check you order, a Check Order Fee will apply at the time that you order the checks. You must authorize each Convenience Check and pay the applicable Check Authorization Fee prior to use. The Convenience Check Authorization Fee will be applied at the time of authorization. If we choose to issue complimentary Convenience Checks and waive the Check Order Fee, the Check Authorization Fee will still be assessed at the time you authorize the Convenience Check prior to use. If you use a Convenience Check for payment without prior authorization, the Unauthorized Check Fee will apply.

5.11 Stop Payment Fees

A fee will apply if you wish to stop payment on a Convenience Check, or any bill payment pursuant to the terms and conditions set forth in your Insight Card Bill Pay Service Agreement. A Stop Payment Fee will apply if we stop payment on any expired Convenience Check Authorization.

5.12 Card Replacement, Custom Card and Secondary Card Fees

There is a fee for replacing your Card; if you choose express delivery, applicable costs will also apply. These fees will be deducted from the Available Balance remaining on the Card at the time a replacement, Custom or Secondary Card is issued. If you need to replace your Card for any reason, please contact us at 1.888.572.8472. You will be required to provide personal identifying information (which may include your Card number, your full name, your transaction history, or other key identifiers).

5.13 Declined Transaction Fees

As indicated in the Schedule of Fees, there will be a fee assessed for attempted transactions that are declined; including by not limited to ATM or purchases that exceed the Available Balance.

6.0 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 permission;
- To our employees, auditors, affiliates, service providers, or attorneys as needed;
- In order to prevent, investigate or report possible illegal activity;
- In order to issue authorizations for transactions on the Card; or
- As otherwise permitted by law.

Please see our Privacy Policy for further details.

7.0 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;
- If a computer system, ATM, or POS terminal was not operating properly and you knew about the problem before initiating the transaction;
- If you attempt to use a Card that has not been properly activated;
- 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.

8.0 UNAUTHORIZED TRANSFERS

8.1 Your Liability for Unauthorized Transfers; Lost or Stolen Cards

Contact us at once if you believe your Card or username and password has been lost or stolen, or if you believe that a transaction has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within 2 business days after you learn of the loss or theft of your Card or username or password, you can lose no more than \$50 if someone used your Card or username and password without your permission.

If you do NOT notify us within 2 business days after you learn of the loss or theft of your Card or username and password, and we can prove that we could have stopped someone from using your Card or username and password without your permission if you had promptly notified us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was made available to you, 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.

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 Visa signature debit card transactions processed over the Visa network. ATM and PIN POS transactions are not covered under the Zero Liability policy. 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. 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.

8.2 Contact in Event of Unauthorized Transfers; Business Days

If you believe your Card number or username and password has been lost or stolen, call us at 1.888.572.8472 or write to us at Attn: Customer Service, P.O. Box 190245, Birmingham, AL 35219-9931. You should call or write to us if you believe a transaction has been made without your permission.

For purposes of these disclosures, our business days are Monday-Friday, except for holidays when the Federal Reserve Banks are closed.

9.0 IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CARD

In the case of errors or questions about your Card,

Telephone us at 1.888.572.8472

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 must allow you to report an error until 60 days after the earlier of the date you electronically access 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 1.888.572.8472 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.
- 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 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 Card within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. We will notify you of any provisional credit to your Card within 2 business days. 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 Card. The transaction at issue must be posted to your Card before provisional credit may be issued.

For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, where the suspected error occurred within 30 days after the first deposit to the Card was made, 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 3 business days after completing our investigation. If we determine there was no error, we will send you a written explanation and may debit the provisionally credited amount.

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 1.888.572.8472.

10.0 OTHER IMPORTANT PROVISIONS

Use of your Card is subject to all the rules and regulations of any clearinghouse 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. We may amend or change the terms of this Agreement at any time.

10.1 Inactive Cards and Abandoned Property

Your Card may be classified as inactive after an extended period of no activity initiated by you (that is, no activity other than any credits or debits initiated by us). If your Card is inactive, we may block outgoing transfers from your Card until you contact Customer Service to re-authorize such transfers. If your Card remains inactive, we will attempt to

contact you using the last address and contact information you provided to us. If we are unable to locate you after the period of time specified under applicable state law, we may be required to deliver the funds on your Card to the appropriate state as abandoned property. If you wish to reclaim abandoned property, you must apply to the state for return of your funds.

10.2 Right of Setoff

We may (without prior notice and when permitted by law) set off the funds in this Card Account against any due and payable debt you owe us now and in the future. In addition, you give us the contractual right to apply, without demand or prior notice, all or part of the property in your accounts, against any debt you owe us. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

10.3 Change of Address

If your U.S. mail or postal address changes, you must notify us immediately. Failure to do so may result in information regarding the Card being mailed to the wrong person or your transactions being declined. In such event, we shall not be responsible for any resulting misuse of funds available on the Card. Any notice given by us shall be deemed given to you if mailed to you at the last U.S. mail address for the Card furnished by you. You agree that we may accept changes of address from the U.S. Postal Service. You also agree that if you attempt to change your address to a non-U.S. address, your Card may be cancelled and funds returned to you in accordance with this Agreement.

10.4 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.

10.5 Systems and Software

We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process Card transactions, whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process Card transactions and the ability of such systems and software to do so accurately.

10.6 Taxes

You acknowledge and agree that we are not obligated to determine whether any federal, state or local tax applies to any transaction involving the use of your Card, nor are we responsible for collecting, remitting, or reporting any sales, use, income or other taxes arising from any such transactions.

10.7 Disclaimer of Warranties

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

Except as expressly otherwise provided in this Agreement, we make no representations or warranties of any kind to you, whether express or implied, regarding the Card without limitation, any implied warranties of merchantability or fitness for a particular purpose.

10.8 No Waiver

No failure by us to enforce the performance of any provision of this Agreement or to impose any fee or other amount allowed hereunder will constitute a waiver by us of our right to subsequently enforce such provision or any other provisions of this Agreement or to impose such fees or other amounts pursuant hereto.

10.9 Assignment

You may not transfer or assign ownership of your Card to anyone or allow anyone else to use your Card. We may assign or transfer our rights and obligations under this Agreement, including all our rights and obligations in respect of any Card at any time without prior notice to you.

10.10 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. Please visit www.InsightCards.com for the most recent terms.

10.11 Termination

We reserve the right to terminate this Agreement or any of the services that are described herein. If we discontinue honoring your Card, you may call us at 1.888.572.8472 for further instructions. You may, at any time, terminate this Agreement, or any of the services to which you subscribe by giving us written notice. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

10.12 Notice of Claims

Prior to bringing a lawsuit or initiation an arbitration that asserts a claim arising out of or related to this Agreement (as further defined below,

a "Claim"), the party asserting the Claim (the "Claimant") shall give the other party (the "Defendant") written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you shall be sent in writing to the address we have in our records (or any updated address you subsequently provide to us). Any Claim Notice to us shall be sent by mail to Insight, Attn: Claim Notice, P.O. Box 190245, Birmingham, AL 35219-9931 (or any updated address we subsequently provide). Any Claim Notice you send must include your name, address, and Card number. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. No third party, other than a lawyer you have personally retained, may submit a Claim Notice on your behalf. The Claimant must reasonably cooperate in providing any information about the Claim that Defendant reasonably requests.

11.0 ARBITRATION

11.1 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."

11.2 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 Card Services, LLC, Attn: Arbitration Opt-Out, 301 Beacon Parkway West, Ste. 200, Birmingham, AL 35209. 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.

11.3 Important Notice And Limitations (NO CLASS ACTIONS): 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, and the arbitrator shall have no authority to conduct any such class, private attorney general or multiple-party proceeding. 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.

11.4 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 above captioned "Important Notice and Limitations (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.

11.5 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.

11.6 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.

11.7 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.

11.8 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.”

11.9 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.

11.10 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.

11.11 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).

If you do not accept the terms and conditions set forth in this Agreement, you will not be able to keep or use the Card.

By activating your Card, you acknowledge and agree that:

- You have read and agree to this Agreement.
- You acknowledge receipt of the Privacy Policy.

This Card is issued by Axiom Bank[®], Member FDIC, pursuant to a license from Visa U.S.A. Inc.

Customer Service:
P.O. Box 190245
Birmingham, AL 35219-9931
1.888.572.8472
www.InsightCards.com

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