

CARDHOLDER AGREEMENT
IMPORTANT – PLEASE READ CAREFULLY

Terms and Conditions/Definitions for the SOLE® Visa® Payroll Card

This Cardholder Agreement (“Agreement”) outlines the terms and conditions under which the SOLE Visa Payroll Card has been issued to you by Axiom Bank N.A., Florida, U.S. (“Axiom Bank” or the “Issuer”). The Issuer is an FDIC insured member institution. “Card” means the SOLE Visa Payroll Card issued to you by Axiom Bank,N.A. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. “Card Account” means the records we maintain to account for the value of claims associated with the Card. “You” and “your” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer, our successors, affiliates or assignees. TFG Card Solutions, Inc. DBA SOLE Financial is the entity managing the Card Program (“Program Manager”). You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded or that have been loaded onto the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. The Card is not connected in any way to any other account. The Card is not a credit card. The Card is not for resale. You will not receive any interest on your funds in the Card Account. The Card will remain the property of the Issuer 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 Card is not designed for business use, and we may close your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement.

Our business days are Monday through Saturday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

Write down the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, 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 a copy of your driver’s license or other identifying documents.

Activate Your Card

You must activate your Card before it can be used. You may activate your Card by calling 1-800-457-5809. You will need to provide personal information in order to verify your identity.

Personal Identification Number

You will not receive a Personal Identification Number (“PIN”) with your Card. However, you will be prompted to select a PIN when you activate your Card. See the activation instructions in the “*Activate Your Card*” section. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. 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.*”

Authorized Card 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 or Card number(s), 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. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

Secondary Cardholder

You may not request an additional Card for another person.

Your Representations and Warranties

By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 16 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the fifty (50) states of the United States (“U.S.”) or the District of Columbia; (iii) you have provided us with a verifiable U.S. street 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 and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

Cash Access

With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") or any Point-of-Sale ("POS") device, as permissible by a merchant that bears the Visa® Acceptance Mark. All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM and withdraw funds from a participating bank (over the counter withdrawal). Any funds withdrawn from a POS device will be subject to the maximum amount that can be spent on your Card per day.

The maximum value of your Card is restricted to \$9,999.00. These are our limits associated with withdrawing cash from your Card:

Transaction Type	Frequency and/or Dollar Limits*
Cash Withdrawal (ATM)	3 times per day, up to \$1,000.00 per day
Cash Withdrawal (Over the Counter)	3 times per day, up to \$1,250.00 per day
Cash back at POS	No limit to the number of times per day, up to \$9,999.00 per day

*ATM owner-operators, POS merchants and participating banks may impose their own lower limits on cash withdrawals.

Loading Your Card

You may load your Card via Direct Deposit using your Routing Number and Account Number. You will have access to your funds within one (1) to three (3) business days from when the load was initiated. Personal checks, cashiers checks, and money orders sent to the Issuer are not an acceptable form of loading. All checks and money orders sent to the Issuer for Card loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.

The maximum value of your Card is restricted to \$9,999.00. These are the limits associated with loading your Card:

Transaction Type	Frequency and/or Dollar Limits
Direct Deposits	3 times per day, up to \$9,999.00 per day

Preauthorized Transfers

The Issuer's bank routing number and the 17- digit Direct Deposit account number assigned to your Card Account can be used for preauthorized direct debits ("ACH Debits") from merchants, Internet service or other utility service providers ("Merchants") and for the purpose of initiating direct deposits to your Card Account. You may also arrange to make recurring payments to Merchants using your 16-digit Card number or the bill pay services made available through our third-party service providers.

Right to Stop Payment and Procedure for Doing So: To stop a recurring payment to a Merchant you have preauthorized to debit your Card Account, you must first contact the Merchant to request the recurring payment be cancelled. If you have arranged for recurring payments to a Merchant using the bill pay services available through our third-party service providers, you should first contact the applicable third party service provider to cancel the recurring payment.

If the Merchant or bill payment service provider with whom you have arranged recurring payments from your Card Account is unable or unwilling to stop your payment, call **1-800-457-5809** or write to: SOLE Financial, 1675 SW Marlow Ave., Suite 330, Portland, OR 97225 to request a stop on such payment. We must receive your request at least three (3) business days before the payment is scheduled to be made. Such a stop payment request will cancel a single, *i.e.*, one (1) recurring payment. If you want to permanently stop all recurring payments to a specific Merchant then we require you to put your request in writing and get it to us within fourteen (14) days after you tell us you want to stop such payments. There is a fee associated with each stop payment order you give. For information about the fee, see the section labeled "*Fee Schedule.*"

Notice of Varying Amounts: If the recurring payments you make might vary in amount, the person you are going to pay will tell you the payment date and the amount of the payment ten (10) days before each payment is scheduled to take place. (*You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.*)

Liability for Failure to Stop Payment of Preauthorized Transfer: If you order us to stop a preauthorized payment three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for the amount of the transfer.

Using Your Card/Features

The maximum value of your Card is restricted to \$9,999.00. These are the maximum amounts that can be spent on your Card per day:

Transaction Type	Frequency and/or Dollar Limits
Card Purchases (Signature)	No limit to the number of times per day, up to \$9,999.00 per day
Card Purchases (PIN)	No limit to the number of times per day, up to \$9,999.00 per day
Card to Card	Daily Limits: 1 time per day, up to \$500.00 per day; Monthly Limits: 4 times per month, up to \$2,000.00 per month
Card to Account	1 time per day, up to \$1,250.00 per day
Bill Pay	No limit to the number of times per day, up to \$500.00 per transaction
ACH Debits	No limit to the number of times per day, up to \$1,000.00 per ACH Debit transaction

You may use your Card to purchase or lease goods or services everywhere Visa debit cards are accepted as long as you do not exceed the available value of your Card Account. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card Account to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined.

You may not use your Card at an automated fuel dispenser (“pay at the pump”). If you wish to purchase gasoline, you must pay for your gasoline purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. A preauthorization will place a “hold” on those available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. If you authorize a transaction and then fail to make the purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals, hotels or airlines may result in a hold for that amount of funds for up to thirty (30) days.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you had used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card. You may not use your Card for online gambling or any illegal transaction.

Each time you use your Card, you authorize us to reduce the available value of your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the available balance of funds on your Card, you shall remain fully liable to us for the amount of the transaction and any fees, if applicable.

Bill Pay Service

You may pay bills online using your Card Account. To do so, you must first register for the bill pay service at www.solepaycard.com.

This service is provided by a third-party service provider. To use it, you must agree to the terms and conditions the service provider establishes from time to time. These terms and conditions, including any applicable fees, will be provided to you at the time you register for the service.

Canceling a payment of Bill Pay transaction: You may cancel a single or recurring Bill Pay transaction after it is scheduled, but before it is paid. Here’s how: Visit www.solepaycard.com before the payment is scheduled to be made. At the website, you may cancel payments up to one (3) business days prior to the scheduled payment date.

Liability for failure to stop payment of Bill Pay transaction: If you order us to stop one of these payments of a Bill Pay transaction three (3) business days or more before it is scheduled to be made, and we do not do so, we will be liable for your losses or damages.

Non-Visa Debit Transactions

New procedures are in effect that may impact you when you use your Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a Maestro transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the Maestro network when making a transaction without a PIN,

different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the Maestro network. Please refer to the paragraph labeled "*Your Liability for Unauthorized Transfers*" for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at the POS, swipe your Card through a POS terminal, sign the receipt, or provide your 16-digit Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter your PIN at the POS terminal or provide your 16-digit Card number after clearly indicating a preference to route your transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant. Neither the Issuer nor SOLE Financial is responsible for the delivery, quality, safety, legality or any other aspects of goods or services you purchase from others with a Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

Card Replacement

If you need to replace your Card for any reason except at Card expiration, please contact SOLE Financial at 1-800-457-5809 to request a replacement Card. You will be required to provide personal information which may include your 16-digit Card number, full name, transaction history, copies of accepted identification, etc. There is a fee for replacing a lost, stolen or damaged Card. For information about the fee, see the section labeled "*Fee Schedule*." A fee may also be assessed for expedited delivery of an additional Card; for more information about the delivery options and applicable fees, see the section labeled "*Fee Schedule*."

For information on replacing an expired Card, see the section below labeled "*Expiration*".

Expiration

Your Card will expire no sooner than the date printed on the front of it. **The funds on the Card do not expire.** You will not be able to use your Card after the expiration date; however, a replacement Card will automatically be mailed to you prior to the expiration of the soon-to-expire Card. If you need a replacement Card for any reason other than the Card's expiration, you may request one at any time by following the procedures in the section labeled "*Card Replacement*," however, there is a Replacement Card fee. For information about the fee, see the section labeled "*Fee Schedule*."

Transactions Made In Foreign Currencies

If you obtain funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from the available balance of your Card Account will be converted by Visa 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 Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain funds or make a purchase in a currency other than the currency in which your Card was issued, the Issuer may assess a foreign currency conversion fee of 3% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

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.

Card Account Balance/Periodic Statements

You are responsible for keeping track of the available balance of your Card Account. Merchants generally will not be able to determine your available balance. It's important to know your available balance before making any transaction. You may obtain information about the amount of money you have remaining in your Card Account by calling 1-800-457-5809. This information, along with a sixty (60) day history of Card Account transactions, is also available online at www.solepaycard.com. You also have a right to obtain a sixty (60) day written history of Card Account transactions by calling 1-800-457-5809 or by writing to SOLE Financial, 1675 SW Marlow Ave., Suite 330, Portland, OR 97225. However, there is a fee for this service. For information about the fee, see the section labeled "*Fee Schedule*."

You will not automatically receive paper statements.

Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. **NOTE: Fees assessed to your Card Account balance may bring your Card Account negative.** Any time your Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount. **THIS WILL RESULT IN A NEGATIVE BALANCE ON YOUR CARD ACCOUNT.** If that occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance.

List of all fees for SOLE® Visa® Payroll Card - Fee Schedule

All fees	Amount	Details
Get started		
Card purchase	\$0	There is no fee to purchase a card.
Monthly usage		
Monthly fee	\$0	There is no monthly fee.
Inactivity	\$9.95	You will be charged \$9.95 per month, following 90 days of inactivity. The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG INACTIVITY"
Add money		
Direct deposit	\$0	There is no fee for direct deposit.
Spend money		
Bill payment fee	\$0	There is no fee for bill payment. .
Get cash		
ATM withdrawal	\$3.95	This is our fee. You will be charged \$3.95 for each withdrawal from an ATM within the U.S. A third party fee may apply by the ATM operator, even if you do not complete a transaction. The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG ATM WITHDRAW".
Over the counter cash withdrawal	\$7.00	You will be charged \$7.00 per withdrawal transaction. One (1) no-cost withdrawal per direct deposit transaction; No-cost withdrawals do not accrue. Each unused no-cost withdrawal expires upon a subsequent direct deposit, and a new no-cost withdrawal is available. The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG CASH ADV".
Information		
Customer service (automated)	\$0	There is no cost for automated customer service.
Customer service (live agent)	\$3.00	You will be charged \$3.00 per call. Examples, verbal transaction history requests, PIN and or password resets that could have been performed via the IVR or website. Fee is waived on essential account troubleshooting, examples include report disputes or resolve issues related to enrollment. The fee descriptor that will show on electronic and written transaction histories will be "DRA DJ LIVE SPRT FEE".

ATM balance inquiry	\$1.50	<p>This is our fee. You will be charged \$1.50 for each balance inquiry made at an ATM. A third party fee may apply by the ATM operator, even if you do not complete a transaction.</p> <p>The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG BALANCE INQ"</p>
ATM decline	\$1.00	<p>This is our fee. You will be charged \$1.00 each time your transaction is declined at an ATM. A third party fee may apply by the ATM operator, even if you do not complete a transaction.</p> <p>The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG NSF ATM"</p>
Using your card outside the U.S.		
International transaction	3.00%	<p>You will be charged 3.00% of the U.S. dollar amount of each transaction. The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG INTRNTL TRAN"</p>
Other		
Denied Transactions	\$0.50	<p>You will be charged \$0.50 per denial transaction.</p> <p>The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG DENIED TXN"</p>
NSF Signature-based Purchase	\$0.50	<p>You will be charged \$0.50 per denial transaction.</p> <p>The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG NSF SIGNED"</p>
Email and text alerts	\$0.50	<p>You will be charged \$0.50 per alert. Standard text messaging rates from your wireless provider may apply.</p> <p>The fee descriptor that will show on electronic and written transaction histories will be: If you add funds: "SVC CHG ADDFND MBL/EMAIL" If you remove funds: "SVC CHG REMFND MBL/EMAIL" Each signature transaction: "SVC CHG SIGNTN MBL/EMAIL" Each balance inquiry: "SVC CHG BALINQ MBL"</p>
Paper Statement Fee	\$4.00	<p>You will be charged \$4.00 for each statement request over 24 months or for multiple requests in a month.</p> <p>The fee descriptor that will show on electronic and written transaction histories will be: If automated statements via mail: "STATEMENT FEE" If ordered via Live Agent: "DR ADJ MNISMT FEEREV"</p>

Card to Card Transfers	\$0	There is no fee for card to card transfers.
Card to Account Transfer Fee	\$4.00	You will be charged \$4.00 per transfer. The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG RMV FNDS-ACH".
Account to Account Payment/Debit	\$1.00	You will be charged \$1.00 per transaction. The fee descriptor that will show on electronic and written transaction histories will be "TXN-A2A PMT DR"
Replacement Card Fee	\$10.00	You will be charged \$10.00 when your card is reissued or replaced for any reason (Standard delivery 7-10 days). The fee descriptor that will show on electronic and written transaction histories will be "SVC CHG REPLACE"
Expedited Replacement Card Delivery	\$20.00	You will be charged \$20.00 for expedited delivery. (3-5 day delivery, Monday-Saturday) The fee descriptor that will show on electronic and written transaction histories will be "DR ADJ EXPEDITED CARD FEE"
Expedited Replacement Card Delivery	\$40.00	You will be charged \$40.00 for expedited delivery. (1-2 day delivery Monday-Saturday) The fee descriptor that will show on electronic and written transaction histories will be "DR ADJ EXPEDITED CARD FEE/REV"

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Axiom Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Axiom Bank, N.A. fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact SOLE by calling 1-800-457-5809, by mail at 1675 SW Marlowe Ave Suite 330, Portland

OR 97225 or visit www.solepaycard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Confidentiality

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

- (1) Where it is necessary for completing transactions;
- (2) In order to verify the existence and condition of your Card for a third party, such as a merchant;
- (3) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
- (4) If you consent by giving us your written permission;
- (5) To our employees, auditors, affiliates, service providers, or attorneys as needed; or
- (6) Otherwise as necessary to fulfill our obligations under this Agreement.

Our Liability for Failure To Complete Transactions

If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable for direct losses such as a late fee. However, there are some exceptions. We will not be liable, for instance:

- (1) If through no fault of ours, you do not have enough funds available on your Card to complete the transaction;
- (2) If a merchant refuses to accept your Card;
- (3) If an ATM where you are making a cash withdrawal does not have enough cash;
- (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- (5) If access to your Card has been blocked after you reported your Card lost or stolen;
- (6) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
- (7) If we have reason to believe the requested transaction is unauthorized;
- (8) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or

(9) Any other exception stated in our Agreement with you.

Your Liability for Unauthorized Transfers

Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call 1-800-457-5809. *Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa or to ATM transactions outside the U.S. You must notify us immediately of any unauthorized use.* In the event the Visa Zero Liability Rules do not apply, if you notify us within two (2) business days after you learn of any unauthorized transactions, you can lose no more than \$50.00 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 \$500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled "*Information About Your Right to Dispute Errors.*" If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If your Card has been lost or stolen, we will close your Card Account to keep losses down and will send a replacement card. There is a fee for replacing your Card. For information about the fee, see the section labeled "*Fee Schedule.*"

Other Miscellaneous Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Florida except to the extent governed by federal law.

Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at www.solepaycard.com, and any such amendment shall be effective upon such posting to that website. The current Agreement is available at www.solepaycard.com. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via check sent to the mailing address we have in our records. For security purposes, you may be required to supply identification and address verification documentation prior to issuing a refund check. Allow 60 days for processing and mailing of the refund check. In the event this Card Program is cancelled, closed, or terminated, we will send you prior notice, in accordance with applicable law. Specific information and instructions, including how to receive any remaining Card Account balance, will be in the notice. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00.

Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1-800-457-5809 or write to SOLE Financial Cardholder Services, 1675 SW Marlow Ave. STE 330, Portland, OR 97225 if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling 1-800-457-5809 or writing to SOLE Financial Cardholder Services, 1675 SW Marlow Ave. STE 330, Portland, OR 97225. You will need to tell us:

1. Your name and the 17-digit Card Account number.
2. Why you believe there is an error, and the dollar amount involved.
3. Approximately when the error took place.

If you provide this information orally, we may require that you send 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 Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card.

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 Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error.

We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting the phone number or address shown at the beginning of this section. If you need more information about our error-resolution procedures, call 1-800-457-5809 or visit www.solepaycard.com.

English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

Customer Service

For customer service or additional information regarding your Card, please contact:

SOLE Financial

1675 SW Marlow Ave., STE 330, Portland, OR 97225

1-800-457-5809

Customer Service agents are available to answer your calls:

Monday through Friday, 5 a.m. to 7 p.m. PT and Saturday, 7 a.m. to 2 p.m. PT (holidays excluded).

Telephone Monitoring/Recording

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.

No Warranty Regarding Goods or Services as Applicable

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

Arbitration

Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: i) this Agreement; ii) your Card; iii) the Cards of additional cardholders designated by you, if any; iv) your acquisition of the Card; v) your use of the Card; vi) the amount of available funds in the Card Account; vii) advertisements, promotions or oral or written statements related to the Card, as well as goods or services purchased with the Card; viii) the benefits and services related to the Card; or ix) transactions on the Card, no matter how described, pleaded or styled, shall be **FINALLY** and **EXCLUSIVELY** resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

We will pay the initial filing fee to commence arbitration and any arbitration hearing that you attend shall take place in the federal judicial district of your residence.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

For a copy of the procedures, to file a Claim or for other information about this organization, contact it at: AAA, 335 Madison Avenue, New York, NY 10017 or at www.adr.org.

All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.

This arbitration provision shall survive: i) the termination of the Agreement; ii) the bankruptcy of any party; iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity; or iv) expiration of the Card. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO *NOT* ACTIVATE OR *USE* THE CARD. CALL 1-800-457-5809 TO CANCEL THE CARD, REQUEST AN ALTERNATIVE METHOD OF RECEIVING YOUR WAGES, AND A REFUND, IF APPLICABLE.

This Cardholder Agreement is effective (05/2016)

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
\$0	\$0	\$6.95	NA
ATM balance inquiry			\$1.50
Customer service (automated or live agent)			\$0 to 3.00
Inactivity (after 3 months with no transactions)			\$9.95 per month

We charge 11 other types of fees.

*This fee can be lower depending on how and where this card is used.
See Cardholder Agreement for free ways to access your funds and balance information.

No overdraft/credit feature.
Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.
Find details and conditions for all fees and service in the cardholder agreement or at www.solepaycard.com

SOLE® Visa® Payroll Card is issued by Axiom Bank, N.A.; Member FDIC and can be used everywhere Visa debit cards are accepted.