

CARDHOLDER AGREEMENT

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION BELOW OR UNTIL SUCH PROVISION MAY BE DEEMED UNENFORCEABLE UNDER LAW.

This Cardholder Agreement ("Agreement") sets forth the terms and conditions under which Central Bank of Kansas City ("CBKC" or "Issuer") has issued the Local First Discover® Prepaid Card to you. Your Card may be branded with a local organization rather than Local First. To confirm, all Cards subject to this Agreement have a Card Number that begins with 6564-9901 and display the Discover logo on the back of the Card.

Please read this Agreement carefully and keep it for future reference. By activating the Card or by loading, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or 19 if you reside in a state where the age of majority is 19); (ii) you are a U.S. citizen or legal alien residing in one of the 50 states or the District of Columbia; (iii) the personal information that you provide to us in connection with the Card is true, correct, and complete; and (iv) you received a copy of this Agreement and agree to be bound by and to comply with its terms, including the Arbitration Provision set forth below and the accompanying Schedule A - Cardholder Fees and Transactions Limits ("Schedule A").

Definitions.

"Account Number" means the unique number used to identify your Card Account. Please note that your Account Number is different than your 16-digit Card Number.

"ACH" means the Automated Clearing House.

"ATM" means Automated Teller Machine.

"Available Balance" means your Balance less pre-authorizations (described below). Note: Your Available Balance may be positive, zero or negative.

"Balance" means the total amount of funds designated to you and on deposit with us in your Card Account. Note: Your Balance may be positive, zero or negative.

"Business Day" means Monday through Friday, excluding federal holidays, even if we are open for business. Any references to "days" found in this Agreement are calendar days unless otherwise indicated.

"Card" means the prepaid card issued to you by Issuer pursuant to this Agreement.

"Card Account" means the account we maintain on your behalf to track your Balance on deposit with us and record transactions made using your Card or by other means set forth herein.

"Card Number" is the 16-digit number embossed or printed on the front of your Card.

"Issuer" means Central Bank of Kansas City. Issuer is a bank chartered under the laws of the State of Missouri and a Member of the Federal Deposit Insurance Corporation ("FDIC").

"PIN" means Personal Identification Number.

"POS" means Point of Sale.

"We", "us", and "our" mean the Issuer, our successors, affiliates or assignees.

"Website" means the internet page listed below where certain information regarding your Card Account with us is maintained.

"You", "Your", and "Cardholder" means the person who has received a Card and is authorized by the Issuer to use the Card as provided for in this Agreement.

Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so that the singular includes the plural and the plural includes the singular.

How to Contact Us. For Customer Service or additional information regarding your Card, including the terms, conditions and fees that apply to the Card, please contact us:

By telephone at: 855-929-0799 (Toll Free within the USA)

By mailing us at: PO Box 124, Dell Rapids, SD 57022

Online through our Website at: <https://local-first.us>

Anytime this Agreement refers to contacting us for any reason by telephone, mail, or by visiting our website, the contact information listed above should be used.

There is no cost for contacting Customer Service. When you call Customer Service, you may be asked to provide certain personal information so we can verify your identity.

For your security, please DO NOT send the following information to us via e-mail: (i) Your Card Number or Account Number, (ii) your personal identifiable information, such as social security number or birth date, (iii) your logon information for internet account access, or (iv) images of identification documents such as your state issued ID or social security card.

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 obtains a Card. What this means for you: When you apply for a 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. If we are unable to verify your identity, we may, at our sole discretion, (i) permit you to activate and use your Card to spend down any Available Balance on your Card, (ii) issue you a refund check for any Available Balance on your Card, or (iii) require further investigation. You will not be able to reload your Card and may not be able obtain cash until we are able to verify your identity.

About the Card. The Card is a prepaid card. The Card is not a credit card. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a checking or savings account. You will not receive any interest on your funds in your Card Account. There is no credit line associated with your Card. The funds in your Card Account will be insured to the maximum coverage limit provided by the FDIC, through the Issuer, once we have been able to verify your identity. The Card is and will at all times remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable, may not be resold, and may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. You agree to sign the back of each Card immediately upon receipt. You agree to only use the Card for personal, family or household purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement or applicable law. All dollar amounts stated herein are in U.S. Dollars ("USD") unless expressly stated otherwise. The Card is not offered in all states. For a current list of states where the Card is not offered, please see attached Schedule A. If you are located in or move to a state where we do not offer the Card, we may close your Card Account and return any Balance to you as permitted by applicable law.

Assessment of Fees. The fees we assess to your Card Account are listed on the accompanying Schedule A and are also available on our Website. All Card fees disclosed by us in the accompanying Schedule A will be withdrawn from your Card Account when assessed, except where prohibited by law and subject to

the conditions immediately below. Some merchants and ATM operators may charge you a surcharge to use your Card. These are not fees we control. You should consult the merchant and any disclosures they make available to understand the amount and circumstances for such third-party fees.

NOTE: Any time your Card Account balance is less than the fee amount being assessed on your Card Account we will assess just the portion of the fee that will bring your Balance to zero.

Activating Your Card. You must activate your Card before it can be used. You may activate your Card logging into your account online. We may introduce other means of activation, instructions for which will accompany your Card and are available on our website. Your Card may not be immediately available for use after activation if we have not verified your identity or you have not loaded any funds.

Authorized Users. You may not request an additional Card for another person. You are responsible for all authorized transactions initiated and fees incurred by use of your Card. You should not allow others to have access to and use your Card. If you do permit another person to have access to and use your Card, Card Number, or PIN, we will treat such permission as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are responsible for the authorized use of your Card and the security of your PIN according to the terms and conditions of this Agreement.

Using Your Card.

Card Account Access. Subject to the limitations set forth in this Agreement and the accompanying Schedule A, you may use your Card, Card Number, or Account Number, as applicable, to (1) add funds to your Card Account (as described in the section below entitled "Adding Funds ("Loading") to Your Card Account"), (2) purchase goods or services wherever your Card is accepted as long as you do not exceed the value available in your Card Account, and (3) set up preauthorized debits which can be used to pay bills (as described in the section below entitled "Preauthorized Debits"). There may be fees associated with some of these transactions. For fee information, see the Schedule A attached to this Agreement. Some of these services may not be available at all terminals or points of sale.

You may not use your Card for any online gambling or any illegal transaction. You may not use your Card Number or the Issuer's routing number and your assigned Account Number in connection with the creation and/or negotiation of any financial instruments, such as checks, which we have not authorized.

You acknowledge and agree that the value available in your Card Account for use or withdrawal is limited to the funds loaded to your Card Account minus any pending loads or pending authorizations, funds spent or withdrawn from the Card Account and any and all applicable fees. If your Available Balance is insufficient to cover any transaction amount or any transaction fee(s) assessed or both, the transaction may be declined. 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 used the Card itself.

Limitations on Frequency and Dollar Amounts of Transactions. We impose certain limitations on the number or dollar amount of transactions you can make with your Card. For information about the basic limits that apply, see the accompanying Schedule A. For security reasons, we may further limit the number or dollar amount of transactions you can make with your Card. We may increase or decrease these limits from time to time in our sole discretion and without prior notice to you, to the extent permitted by applicable law.

Adding Funds ("Loading") to Your Card Account. Adding funds is referred to as "loading". You may load funds to your Card Account any time after your identity has been verified, subject to the limitations in this Agreement and the accompanying Schedule A. Merchants or other originators of loads may have additional limitations and fees. We may assess a fee for one or more of the load options described below. Funds may be loaded to your Card Account through one or more of the following means marked "Yes" in the left column.

Available with Card?	Load Options
Yes	<p>Direct Deposit: Funds may be loaded to your Card Account including all or part of your paycheck or any federal or state government benefit or payment (e.g., federal tax refunds or social security payment) by use of an ACH, commonly referred to as "direct deposit". To arrange for direct deposit, you will need to provide your employer or relevant government payer our banking routing number (101019084) and your Account Number. Instructions for obtaining the Account Number are available by contacting us by telephone or visiting our Website. Your employer or benefits provider may also have a form you can use. The 16-digit Card Number embossed or printed on your Card cannot be used for initiating direct deposits or your deposits will be rejected.</p>
Yes	<p>Loads From Another Bank Account: You can instruct us to initiate a transfer to your Card from an eligible checking or savings account that you own at a U.S. financial institution by means of an ACH debit transaction (a "Bank Transfer"). Your bank may charge you a fee.</p> <p>You may initiate loads by these means only on our Website by one or both of the following two ways (subject to the limits found in Schedule A):</p> <p>(1) You can instruct us to initiate a one-time Bank Transfer from your Card in an amount set by you, or</p> <p>(2) You can establish recurring Bank Transfers that are triggered whenever a transaction results in your Available Balance falling below a Balance predetermined by you (the "Target Balance"). Your Target Balance may be modified or disabled at any time without a fee on our website. If multiple transactions are conducted below your Target Balance, we will initiate a Bank Transfer equal to each transaction to return your balance to the Target Balance.</p> <p>Example: You establish a Target Balance of \$50 and purchase a coffee on Monday morning for \$5. Your Card's available balance will be reduced by \$5 and we will initiate a Bank Transfer on Tuesday equal to the purchase amount of \$5 (including tip if applicable). Depending on the merchant, it may take up to 2-3 days before we receive the final transaction and initiate the Bank Transfer</p> <p>It may take two to three (2-3) business days for us to know if the Bank Transfer posted successfully to both the Card and your designated bank account. If you conduct another Transaction with your Card while Bank Transfers are in process, we will attempt another Bank Transfer for the amount and with the assumption that any Bank Transfers already in process are successful. Example: If the \$5 Bank Transfer from the example above is in</p>

process and you conduct another \$15 transaction, we will assume the \$5 Bank Transfer will successfully post and will initiate another Bank Transfer for \$15.

If our attempt to conduct a Bank Transfer is rejected by your financial institution (example: insufficient funds or account closed), we will not attempt that Bank Transfer again and your Card Balance will remain below your Target Balance threshold. If you make another purchase in the future, we will initiate a Bank Transfer in the amount necessary to restore you to your Target Balance.

Using the previous example, if your financial institution rejects our Bank Transfer of \$5 and you make another purchase with your Card for \$10, the next Bank Transfer amount will equal \$15 (the amount necessary to return you to your Target Balance).

If a Card transaction is later credited by the merchant (example: you return merchandise purchased) after we initiated a Bank Transfer, the funds from the Bank Transfer will not be returned to your bank account and will remain part of your Card Balance, which may result in a Card Balance greater than your Target Balance.

For additional information about loading funds to your Card Account, visit our Website. All funds are subject to anti-fraud verification procedures that may delay access to the funds. We also reserve the right to reject any requests to load funds to your Card Account. All loads must be made in U.S. dollars. Presenting personal checks, cashier's checks, and money orders to the Issuer for Card loading are not acceptable forms 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. You cannot load funds to your Card Account at any ATMs.

Preauthorized Debits. The Account Number and the Issuer's bank routing number can be used for paying bills and recurring payments to merchants.

Your PIN. You will receive a PIN when you activate your Card. Only one (1) PIN will be issued for each Card Account. Your PIN can be used to make purchases everywhere your Card is accepted. 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 by following the procedures described below in the section entitled "Your Responsibility and Liability for Unauthorized Transfers".

PIN and Non-PIN Transactions. Merchants may limit the available options for the type of transaction you wish to conduct or may let you choose between a PIN ("Debit") transaction or a signature ("Credit") transaction at the point of sale. To initiate a signature transaction at the POS, select "Credit" and sign the receipt (if required by the merchant). To initiate a PIN transaction at the POS, select "Debit" and enter your PIN at the POS terminal. For mail order, telephone, Internet or other card-not-present purchases, merchants may choose to route a transaction as a PIN transaction without asking you to enter your PIN.

Using Your Card to Get Cash. You cannot use your Card to withdraw cash at an ATM or at a POS.

Removing Funds ("Unloading") Your Card. If you would like to obtain the funds associated with your Card Balance, you can unload your funds at any time by adjusting your Target Balance. When you set your Target Balance below your Available Balance the difference will be unloaded to your bank account on record. The funds will be available the same business day for requests made before the cut-off time listed in your online account, or the next business day if made after the listed time.

Transactions Made Outside of the United States. You cannot use your Card for purchases outside of the United States.

Other Important Information About Using Your Card and Card Account.

Your Obligation for Negative Balances. Each time you use your Card, you authorize us to reduce your Available Balance by the amount of the transaction and any applicable fees. You are not authorized to use the Card to complete a transaction if the amount of the transaction exceeds your available Card Account Balance. Nevertheless, if any transactions cause the Balance in your Card Account to fall below zero, including any purchase transactions where the retailer or merchant does not request authorization, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You agree to pay us promptly for the negative balance. If you do not promptly add sufficient funds to your Card Account to cover the negative balance, we may cancel your Card Account and pursue collection. We further reserve the right to offset any negative balance by any current or future funds you may load to or maintain in your Card Account or funds in any other Card Account you maintain with us now or in the future.

Understanding Your Available Balance. If a merchant preauthorizes a transaction from your Card Account and then you do not make the purchase or payment of the item as planned, the preauthorization may result in a hold on your available funds in the Card Account for the preauthorized amount for up to thirty (30) days or more. This timeline is determined by the card network and/or the merchant. When you use your Card to pay for goods or services, such as at a restaurant, a hotel or rental car purchases, certain merchants may preauthorize the transaction for the purchase amount plus an additional amount (to ensure there are sufficient funds available to cover tips or incidental expenses incurred). Any preauthorized amount will place a hold on your Card's funds for the amount indicated by the merchant until the merchant sends us the final amount of your purchase. You will not be able to use the money on your Card that is pending until the transaction settles. Once the final payment amount is received, the preauthorization amount on hold will be removed. We will only charge your Card for the amount of the final transaction and will release any remaining amount when the transaction finally settles. If there are any funds on hold for any transaction, we cannot reverse the hold and give you back your money until the transaction settles. If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount (place a hold) on your Card Account of up to \$75.00 or more. This may cause your Card to be declined if you do not have a \$75.00 Available Balance at the time of the transaction and even if you have sufficient funds available on your Card to pay for the actual transaction amount. We recommend you pay for your purchase directly with the cashier.

Use of Bank Routing Number and Account Number. Our bank routing number and your assigned Account Number are to be used only for the purpose of initiating ACH payments to and from your Card Account and all such transactions must be performed within the U.S. The 16-digit Card Number embossed or printed on your Card cannot be used for initiating direct deposits and such deposits will be rejected. You are not authorized to use our bank routing number and Account Number to make a debit transaction if you do not have sufficient funds in your Card Account or to make any debit transaction with a paper check,

check-by-phone or other item processed as a check. These debits will be declined and your payment will not be processed.

Recurring Transactions. “Recurring Transactions” are transactions that are authorized in advance by you to be charged to your Card at substantially regular intervals. If you intend to use the Card for recurring transactions, you should monitor your Balance and ensure you have funds available in your Card Account at the time of each transaction. We are not responsible if a Recurring Transaction is declined because you have not maintained a sufficient Balance in your Card Account to cover the transaction. If these Recurring Transactions may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. (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.) If you have told us in advance to make regular payments (i.e., Recurring Transactions) from your Card Account, you can stop the payment by notifying us orally or in writing at least three (3) business days before the scheduled date of the transfer. If you call, we also may require you to put your request in writing and get it to us within fourteen (14) days after you call. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. If you have authorized a merchant to make the recurring payment, you should also contact the applicable merchant in order to stop the transaction.

Fraudulent Card Account Activity. We may block or cancel your Card Account if, as a result of our policies and procedures, if we reasonably believe your Card Account is being used for fraudulent, suspicious or criminal activity or any activity that is inconsistent with this Agreement. We will incur no liability because of the unavailability of the funds that may be associated with your Card Account.

NOTE: If we contact you because we suspect your Card Account may have been compromised, your Card will likely be unable to be used to complete a purchase or ATM withdrawal. We will attempt to contact you. If for whatever reason, we are unable to reach you, we will try to leave you a message. If we do so or if you are unable to use the Card, please make every effort to return our call as soon as possible in order to reinstate transaction capabilities or to order a new Card. These actions are taken to preserve your rights under the section entitled “Your Responsibility and Liability for Unauthorized Transfers”, and serves to potentially help protect you from fraud. Please note that fees, if any, will continue to be assessed in accordance with the accompanying Schedule A while your account is suspended.

No Warranty. We are not responsible for the delivery, quality, safety, legality, or any other aspect of the goods and services purchased from merchants with the Card. All disputes concerning those matters should be addressed to the merchants from whom the goods and services were purchased. Merchants have no authority to make representations or warranties on our behalf, to bind us or to enter into any agreement on our behalf. EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT OR REQUIRED BY LAW, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

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

Returns and Refunds on Transactions. 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 Account for such refunds and agree to the refund policy of that merchant. There may be a delay of up to five (5) days or more from the date the refund transaction occurs until the date the refund amount is credited to your Card Account.

Card Replacement. If you need to replace your Card for any reason, please contact us by telephone. We may assess a fee for the Replacement Card. See the accompanying Schedule A for information about the fees, if any.

Card Account Balance Refund. You may request a check refund of the funds remaining in your Card Account by contacting us by telephone. A fee may apply for check refunds. For more information about the fee, if any, see the accompanying Schedule A. A check refund will be processed and will be sent to the address of record.

Card Expiration. Subject to applicable law, you may use or reload your Card only through the Card expiration date. The expiration date is identified on the front of your Card. The funds in your Card Account will not expire, regardless of the expiration date on the front of your Card, but may be subject to fees. If there is a Balance remaining on the Card upon expiration and your Card is in good standing, you may be eligible for a reissue. If you are eligible for a reissue you will not be charged a fee for your reissued Card.

Obtaining Card Account Balance and Historical Transaction Information. You are responsible for keeping track of and reconciling your available Card Account Balance. Merchants generally will not be able to tell you your Available Balance. It is important you know your Available Balance before initiating any transaction, as a declined transaction for insufficient funds may result in a fee. You may access your Available Balance on our Website (at no cost) or by contacting us by telephone. A history of at least sixty (60) days of Card Account transactions is also available at no cost by logging into your Card Account on our Website. You also have a right to obtain a sixty (60) day written history of Card Account transactions by contacting us by telephone or mail. You will not automatically receive paper statements. If you request that we provide you with a paper statement, there may be a fee for this service. See the accompanying Schedule A for more information regarding this fee, if any.

Important Information Regarding Your Rights and Responsibilities.

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

- Where it is necessary for completing 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 government agency, court order, or other legal reporting requirements;
- If you consent by giving us your written permission;
- To our employees, auditors, affiliates, service providers, or attorneys as needed; or
- 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 with respect to your Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages; however, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, you do not have enough funds available in your Card Account to complete the transaction;
- If a merchant refuses to accept your Card;
- If an ATM where you are making a cash withdrawal does not have enough cash;

- 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;
- If access to your Card Account has been blocked after you reported your Card lost or stolen;
- If access to your Card Account has been blocked by us for suspected fraud;
- If there is a hold on your funds or your funds in your Card Account are subject to legal process or other encumbrance restricting their use;
- If we have reason to believe the requested transaction is unauthorized;
- 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
- Any other exception stated in our Agreement with you that excludes us from such liability.

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

Your Responsibility and Liability for Unauthorized Transfers. You agree to exercise reasonable control over your PIN; user ID; and password and any other access code related to your Card Account (each, an “Access Code”) and your Card. Tell us AT ONCE if you believe your Card has been lost or your Card or Access Code(s) have been stolen, or if you believe that an electronic funds transfer has been made without your permission. Contacting us by telephone as soon as possible is the best way to minimize your possible losses. You could lose all the money in your Card Account.

If you notify us within two (2) Business Days after you learn of the loss or theft of your Card, 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 electronic history shows transactions that you did not make, including those made by Card or other means, notify us at once following the procedures stated in the section labeled "Information About Your Right to Dispute Errors". If you do not notify us within sixty (60) days from the earlier of the date you electronically access your Card Account or the date we sent the FIRST written history on which the unauthorized transfer appeared, then you may not get back any money you lost after the sixty (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.

In the event you lose your Card or if it’s stolen, we will block the Card as soon as we have been notified by you. Please report this immediately by calling our Customer Service number. The card will be re-issued and mailed to you, however the expiration date will be the same as the original issued expiration date. If the Card is lost or stolen while traveling overseas, we will re-issue the card, however the card will be mailed to your home address we have on record. Cards will only be delivered outside of the USA at our discretion. We may assess a fee for the Replacement Card. See the accompanying Schedule A for information about the fees, if any.

You agree to cooperate completely with us in attempts to recover funds from unauthorized users and to assist in their prosecution. If you share your Card or Access Code(s) with another person, use of your Card Account by that person may be considered as authorized. If you authorize another person to use your Card or Access Code(s), you agree that you will be liable for all transactions arising from use of the Card or Access Code(s) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction and any corresponding fees, except as otherwise required by applicable law.

Discover \$0 Liability Fraud Guarantee - Guidelines and Limitations. In addition to your limitations of liability under the Your Responsibility and Liability for Unauthorized Transfers section above, your liability for the unauthorized use of your Card Account may also be limited by Discover. Subject to the limitations and exclusions stated below, under the Discover rules, you will have no liability for a transaction that was not authorized by you if you exercised reasonable care in safeguarding the Card from risk of loss or theft, more than two unauthorized events have not been reported in the last 12 months, and you have not benefited from its unauthorized use. and, upon becoming aware of such loss or theft, promptly reported such loss or theft to us by calling our Customer Service number. The Discover \$0 Liability Fraud Guarantee is subject to change without notice and changes made by Discover will automatically apply to your Card Account.

Information about Your Rights to Dispute Errors. In case of errors or questions about your Card, call our Customer Service number or write to our Customer Service address. We must allow you to report an error until sixty (60) days after the earlier of (1) the date you electronically access your Card Account if the error could be viewed in your electronic history or (2) 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 our Customer Service number or writing to our Customer Service address. You will need to tell us:

- Your name and Card Number or Account Number;
- Why you believe there is an error, and the dollar amount involved; and
- 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 within one (1) business day. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question.

If we need more time to investigate your complaint or question, we will credit your Card Account 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. This type of credit is referred to as a “provisional” or “temporary” credit. If we ask you to put your transaction dispute in writing and you do not provide it within ten (10) Business Days, we may not provide a provisional credit to your Card Account.

For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new 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 us. If you need more information about our error-resolution procedures, call our Customer Service number or write to our Customer Service address.

Recording and Monitoring. From time to time, in accordance with applicable law, we may monitor and/or record telephone calls between you and us or our vendors and third party service providers to assure the quality of our customer service.

Address or Name Changes. You are responsible for notifying us of any change in your physical address, mailing address, e-mail address, telephone number, or your name no later than two (2) weeks after said change. Any notice of change of address or name required by this Agreement may be provided to us by calling our Customer Service number or by writing to our Customer Service address. We may require verification from you of any address change. Typically, this will be in the form of independent documents confirming your name and new address. We will attempt to communicate with you only by use of the most recent contact information you have provided to us. You agree and understand that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you.

Short Message Service Text Message ("SMS"), Email, Mail, Telephone Calls and Prerecorded Telephone Calls (each individually, a "Notification" and collectively, "Notifications"). We would like to send you Notifications about your Card Account. You must “opt-in” for such Notifications at the time you apply for your Card, or subsequently by contacting us. Subsequently, you may “opt-out” at any time by updating your settings in your online account or calling our Customer Service number. In order to receive SMS text messages, you must opt-in to this service, have text messaging enabled on your cellular telephone and subscribe to a participating cellular telephone carrier. There will not be a fee for this service. Standard cellular telephone carrier messaging and data fees may apply. Check with your cellular telephone carrier for more details.

At any time, if you wish to stop receiving SMS Notifications, you can opt-out by logging into your online account and updating your settings. If you choose to opt-out of receiving Notifications by SMS texts or commercial emails from us, you may receive a confirmation notice confirming your decision to opt-out. You agree that we may send you such confirmations. You also acknowledge that for account security purposes we may send you emails or call you regarding your Card Account, even if you have put your number on a Do Not Call list or have opted out of receiving general commercial email from us. You agree that we shall not be liable for incomplete, lost, late, damaged, illegible, or misdirected Notifications or for any technical problems, malfunctions of any telephone lines, computer systems, servers, providers, hardware/software, lost or unavailable network connections, failed, incomplete, garbled, or delayed transmissions, or damage to any phone or computer system resulting from your participation in or accessing or downloading information in connection with such Notifications.

Assignment. Your Card, your Card Account and your obligations under this Agreement may not be assigned by you. 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 network or 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 laws of the State of Missouri except to the extent governed by federal law.

Amendment, Cancellation and Expiration. We may (a) amend or change the terms and conditions of this Agreement, or (b) cancel or suspend your Card Account or this Agreement, at any time without prior notice to you except as required by applicable law. You may close your Card Account and terminate this Agreement at any time by contacting us by mail or telephone. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. For security or other reasons, we may consider your Card and Card Account inactive or dormant after a certain period of time as determined by us (such period normally being not less than one hundred and eighty days (180), during which time you have not used your Card for any transactions or during which time you have maintained a zero or negative balance on your Card Account. If your Card and Card Account are inactive, we may close or cancel the Card and Card Account at our discretion. The Card and the funds loaded on your Card Account may also be deemed abandoned if you do not use your Card for a period of time specified by applicable law. If this occurs, we may try to locate you at the address last shown in our records. If we are unable to locate you, we may be required to escheat any money on your Card to the applicable state as unclaimed property. In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused Balance to be returned to you via a check to the mailing address we have in our records. There may be a fee for this service. See attached Schedule A for more information regarding fees, if any. If we identified any fraudulent, illegal or any other use of your Card that is not permitted by this Agreement, to the extent permitted by law, we may, at our option and without waiving any of our rights, offset any direct loss up to the amount suffered by us as a result of such use from any Balance on your Card Account or any other Card Account that you may have, or may open in the future.

Charitable Donations and Rewards Program. The Obsidian Charitable Donations and Obsidian Rewards Program are owned and operated by Obsidian, Inc. Please see www.local-first.us/legal for complete program details and terms and conditions associated with these offers. Other restrictions may apply. If your Card Account is closed for any reason, you may forfeit any Reward Balances, Offers, Rewards, and Points associated with the Obsidian Rewards Program, unless otherwise legally prohibited. You should consult the Obsidian Charitable Donations and Obsidian Rewards Program terms and conditions. Central Bank of Kansas City is not a Sponsor, and does not manage the Obsidian Charitable Donations and Obsidian Rewards Program. Central Bank of Kansas City is not affiliated with or responsible for the Obsidian Rewards, the ability to earn points, rewards redemption, or Obsidian Charitable Donations. Central Bank of Kansas City does not endorse or sponsor these offers.

Arbitration

ACTIVATION OR USE OF YOUR CARD ACCOUNT OR CARD CONSTITUTES ACCEPTANCE OF THIS ARBITRATION PROVISION INCLUDING WAIVER OF YOUR RIGHTS TO CLASS ACTION.

Purpose. This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) may be arbitrated instead of litigated in court.

Opt-Out Process. You may choose to opt-out of the Arbitration Provision, but only by following the process set forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the acceptance of your Card at the following address: P.O. Box 124, Dell Rapids, South Dakota, 57022.

Your written notice must include your name, address, Card Number or social security number and a statement that you wish to opt out of this Arbitration Provision.

Definitions. As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us arising from or relating to the Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreements. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card; (ii) the amount of available funds in your Account; (iii) advertisements, promotions or oral or written statements related to your Card, goods or services purchased with your Card; (iv) the benefits and services related to your Card; and (v) your enrollment for any Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in that court. As used in the Arbitration Provision, the terms "we" and "us" shall for all purposes mean the Issuer, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with your Card (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to have and/or use the Card, including but not limited to all persons or entities contractually obligated under this Agreement.

Significance of Arbitration. IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF THE JAMS, OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

Restrictions on Arbitration. If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties.

Initiation of Arbitration Proceeding/Selection of Administrator. Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either the Judicial Arbitration and Mediation Services ("JAMS"), or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select either of the other organizations listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at www.jamsadr.com; (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at www.adr.org.

Arbitration Procedures. This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. This Agreement and all proceedings arising out of or relating to it will be governed by the laws of the State of Missouri, without regard to principles of conflicts of laws that would require the application of the laws of any other jurisdiction. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct an arbitration pursuant to its Code and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

Location of Arbitration/Payment of Fees. Any arbitration hearing that you attend shall take place in the federal judicial district of your primary residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing,

administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

Continuation. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. This Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. This Arbitration Provision shall survive termination of your Card as well as voluntary payment of any debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

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.

Entire Agreement. This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter. If any of the terms of this Agreement are invalid, or declared invalid by order of court, change in applicable law, or regulatory authority, the remaining terms of this Agreement shall not be affected, and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

This Card is issued by Central Bank of Kansas City, Member FDIC. Discover and the Discover Acceptance Mark are service marks used by Central Bank of Kansas City under license from Discover Financial Services. Copyright Central Bank of Kansas City 2017. This Agreement is effective as of 12/2017.