<table>
<thead>
<tr>
<th>Monthly Fee</th>
<th>Per Purchase</th>
<th>ATM Withdrawal</th>
<th>Cash Reload Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00 +</td>
<td>$0.50 Per Decline Transaction</td>
<td>Cards are not eligible for ATM withdrawals</td>
<td>Cards can only be loaded through the BusyKid website</td>
</tr>
</tbody>
</table>

ATM Balance Inquiry (in-network or out-of-network)

Customer Service (automated or live agent)

Inactivity

We charge 2 other types of fees. Here are some of them:

| Card Reissue Fee | $5.00 |
| Paper Statement Fee | $5.00 monthly fee |

No overdraft/credit feature.
Register your card for FDIC insurance eligibility and other protections.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). Find details and conditions for all fees and services inside the package, or call 866-634-3044 or [https://cardholders.cliq.com/Terms](https://cardholders.cliq.com/Terms).
This Cardholder Agreement ("Agreement") governs the use of your BusyKid Spend Card. Please read it carefully. This Agreement applies to any person or entity who is issued a BusyKid Spend Card or uses your BusyKid Spend Card, you have agreed to be bound by the terms and conditions of this Agreement. This Agreement is between you ("Cardholder") and Stride Bank, N.A. ("Issuer"). This Cardholder Agreement supersedes any and all terms and conditions that you may have previously received.

This Agreement includes the Notice of Varying Amounts, the Notice of Card Limitations, the Notice of Identity Theft Protection and the Notice of Card Replacement.

1. Terms and Conditions.

1.1 Card Account.

Your BusyKid Spend Card Account ("Account") is issued in your name and is a Visa prepaid card account. The Issuer is the owner of the Account. The issuer of your Card Account is Stride Bank, N.A. at your request to post your funds to your Card Account, will join with other funds from Cardholders to make deposits to the Card Account. The Issuer may change the Card Account at any time and shall have no liability to you or any person for any changes. The Issuer is not a bank and does not extend credit.

1.2 Definitions.

(a) "Card Account" means the account you maintain with the Issuer, which includes the funds available on your Card.
(b) "Card Holder" means the person who is a named Cardholder on an Account and is the holder of the Card.
(c) "Card Limit" means the maximum dollar amount that you are authorized to charge to the Card Account.
(d) "Card" means the BusyKid Spend Card issued by Stride Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A, all cardholder funds are insured by the FDIC in accordance with the terms of the agreement between Stride Bank, N.A., as your agent to post your funds, together with funds from other Cardholders and to those funds from the Issuer, to your Card Account.
(e) "Card Account holder" means any other party, whether or not an authorized user of the Card Account.
(f) "Card Account holder" means any person or entity who is issued a BusyKid Spend Card or uses your BusyKid Spend Card, you have agreed to be bound by the terms and conditions of this Agreement. This Agreement is between you ("Cardholder") and Stride Bank, N.A. ("Issuer"). This Cardholder Agreement supersedes any and all terms and conditions that you may have previously received.

2. Liability for Unauthorized Transactions.

2.1 The Issuer is not liable for any unauthorized transactions on your Card Account. If your Card is lost or stolen, or if you believe that your Card has been used without your consent, you should notify the Issuer immediately. You are liable only if you fail to take reasonable steps to prevent unauthorized use of your Card Account, or if you do not prevent the unauthorized use of your Card Account, even if you have exercised reasonable care in safeguarding your Card from any unauthorized use. Unauthorized use means that you did not provide, directly, by implication or otherwise, the right to use your Card and you received no benefit.

3. Account Information.

3.1 You agree that the Issuer will not be held responsible for any errors or omissions that are not caused by the Issuer.

4. Issuer Rights.

4.1 You agree that the Issuer may change the Card Account at any time and shall have no liability to you or any person for any changes. The Issuer is not a bank and does not extend credit.

5. Card Account Information.

5.1 You agree that the Issuer will not be held responsible for any errors or omissions that are not caused by the Issuer.


6.1 You agree that the Issuer may change the Card Account at any time and shall have no liability to you or any person for any changes. The Issuer is not a bank and does not extend credit.

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11. Card Account Information.

11.1 You agree that the Issuer will not be held responsible for any errors or omissions that are not caused by the Issuer.

12. Pin.

12.1 You agree that the Issuer may change the Card Account at any time and shall have no liability to you or any person for any changes. The Issuer is not a bank and does not extend credit.

13. Card Account Information.

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14.1 You agree that the Issuer may change the Card Account at any time and shall have no liability to you or any person for any changes. The Issuer is not a bank and does not extend credit.

15. Card Account Information.

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If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error and notify you. For new accounts, we may require more time, but we will act within 30 days. For disputes involving checks, you may have to put your complaint or question in writing within 180 days after we mail you the first notice that your check was returned unpaid or refused to be honored. If we cannot successfully resolve your complaint or question in writing within 30 days or before the 180th day, we will mail you an explanation of what we plan to do. If you are dissatisfied, you may have the opportunity for further review. You may request your account balance within 10 business days of your complaint or question in writing. If you do not receive the credit you expect, you may request your account statement to verify the amount we credited to your account. If we do not receive your complaint or question in writing within 10 business days, we may not be able to provide the credit you request.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question in writing. For new accounts, we may require more time, but we will act within 90 days. For disputes involving checks, you may have to put your complaint or question in writing within 180 days after we mail you the first notice that your check was returned unpaid or refused to be honored. If we cannot successfully resolve your complaint or question in writing within 90 days or before the 180th day, we will mail you an explanation of what we plan to do. If you are dissatisfied, you may have the opportunity for further review. You may request your account balance within 90 business days of your complaint or question in writing. If you do not receive the credit you expect, you may request your account statement to verify the amount we credited to your account. If we do not receive your complaint or question in writing within 90 business days, we may not be able to provide the credit you request.

We will evaluate your dispute and correct any error promptly. If we need more time to complete our investigation, we will provide you with an update or, if we cannot provide one within 10 business days, we will tell you that we will need more time to finish your investigation and the approximate date when we will complete it. If we are unable to complete your investigation during this time, we will provide you with the results of our investigation and the resolution we have reached. If we have decided not to correct an error, we will provide you with written notification and explain your rights. If you request a copy of the documents we used in the investigation, we will provide it within 10 business days of your request unless we do not have the documents.

You may request a copy of the documents we used in our investigation. If you request a copy of the documents we used in our investigation, we will provide it within 10 business days of your request unless we do not have the documents.

In the event of your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance, to be payable to the person named in your Card Account or the person you designate. The unused balance amount will not exceed the amount remaining in your BusyKid Spend Card account. We will not pay interest on the unused balance amount less than $100.

In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance, to be payable to the person named in your Card Account or the person you designate. The unused balance amount will not exceed the amount remaining in your BusyKid Spend Card account. We will not pay interest on the unused balance amount less than $10.

If we identify any fraudulent, illegal or other use of your BusyKid Spend Card which is not permitted by this Agreement, to the extent permitted by law, we will, at our option and without waiving any of our rights, offset any amount you owe us from any balance on your BusyKid Spend Card. If you are uncertain whether a transaction was fraudulent, illegal or other use of your BusyKid Spend Card, you should avoid authorizing the transaction or contact us by calling the Service Center at 1.866.203.8723. You may be required to provide us with a copy of the transaction and any related documentation. We may require you to pay any amount that exceeds the amount remaining on your BusyKid Spend Card account.

If we identify any fraudulent, illegal or other use of your BusyKid Spend Card which is not permitted by this Agreement, to the extent permitted by law, we will, at our option and without waiving any of our rights, offset any amount you owe us from any balance on your BusyKid Spend Card. If you are uncertain whether a transaction was fraudulent, illegal or other use of your BusyKid Spend Card, you should avoid authorizing the transaction or contact us by calling the Service Center at 1.866.203.8723. You may be required to provide us with a copy of the transaction and any related documentation. We may require you to pay any amount that exceeds the amount remaining on your BusyKid Spend Card account.

You are responsible for your BusyKid Spend Card. We do not send a notice if the law prohibits us from doing so. We may hold and release funds to the Court or the creditor designated by the legal process. If we hold and release funds, we may not be liable to you for any returns or checks of other documents.

37. Powers of Attorney/Appointment to Agents.

You may appoint someone to act for you as your agent-in-fact ("agent") under a power of attorney. If you appoint another person as your agent-in-fact, then your BusyKid Spend Card account is subject to execution, garnishment, tax withholding order, levy, subpoena, warrant, injunction, government agency request for information, forfeiture or other proceeding relating to you or your BusyKid Spend Card, we are authorized without notice to you (unless the law prohibits us from doing so) to honor powers of attorney that you grant to others. We may honor a power of attorney if we believe the power of attorney was lawfully executed by you and act on instructions we receive under that form without any liability to you. You agree to reimburse us for all claims, costs, losses and damages that we may incur by honoring a power of attorney even if it is later determined that the power of attorney is invalid. You also agree to reimburse us if we honor any orders of a court in that you have failed to act upon. You also agree to reimburse us for any reasonable attorney, expert and witness fees, costs and expenses if we honor a power of attorney when we have no reasonable cause to believe the power of attorney was not valid. If we are asked to honor a power of attorney, we will establish with you the identity of the person you named as your agent units. We may honor a power of attorney in effect until we receive updated information from you.

38. Arbitration. NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT OUT. PLEASE READ THIS ARBITRATION PROVISION, UNLESS YOU ACT TO OPT OUT, YOU AGREE TO THE TERMS OF THE AGREEMENT AND WILL HAVE A SUBSTANTIAL EFFECT ON YOUR RIGHTS, INCLUDING YOUR RIGHT TO BRING A CLAIM OR PARTICIPATE IN A CLASS ACTION IN THE EVENT OF A DISPUTE.

This Arbitration Provision describes when and how a Claim (as defined below) may be arbitrated. Arbitration is a form of informal dispute resolution that is governed by this Agreement and your BusyKid Spend Card account. It is optional for you, but you must agree to this Arbitration Provision in order to use your BusyKid Spend Card account. If you do not agree, you may not use your BusyKid Spend Card account. If you do not want this Arbitration Provision to apply, you may reject it by mailing us a written opt out notice to the address shown in “Opt Out of Arbitration” section below. If you reject this Arbitration Provision, this Agreement and your BusyKid Spend Card account will be governed by applicable state law, and the claims you have against us will be resolved in the courts located in your state, unless we agree otherwise. If you reject this Arbitration Provision, you may still use your BusyKid Spend Card account without rejecting this Arbitration Provision as long as you use it for personal, family or household purposes.

b. Opt-Out. If you do not want this Arbitration Provision to apply, you may reject it by mailing us a written opt out notice to the address shown in “Opt Out of Arbitration” section below. If you reject this Arbitration Provision, this Agreement and your BusyKid Spend Card account will be governed by applicable state law, and the claims you have against us will be resolved in the courts located in your state, unless we agree otherwise. If you reject this Arbitration Provision, you may still use your BusyKid Spend Card account without rejecting this Arbitration Provision as long as you use it for personal, family or household purposes.

The BusyKid Spend Card is issued by Stride Bank, N.A., Member FDIC, pursuant to a license from Visa® U.S.A. Inc. All cardholder's funds are insured by the FDIC in accordance with the FDIC’s applicable terms and conditions. Clarity is registered/INSOFT(R) of Stride Bank, N.A.
<table>
<thead>
<tr>
<th>Fees Schedule and Transactions Limits</th>
</tr>
</thead>
</table>

**IMPORTANT - PLEASE READ CAREFULLY**

<table>
<thead>
<tr>
<th>Type of Fee</th>
<th>Fee</th>
<th>Description of Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Getting Started</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Activation Fee</td>
<td>$0.00</td>
<td>There is no charge to apply for your Card or to activate it before first usage.</td>
</tr>
<tr>
<td>Monthly Service Charge</td>
<td>$0.00</td>
<td>There is no fee charged monthly for card account maintenance.</td>
</tr>
<tr>
<td><strong>Card Usage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>POS Signature Purchase</td>
<td>$0.00</td>
<td>There is no charge to make a POS signature purchase when funds are available.</td>
</tr>
<tr>
<td>POS PIN Purchase</td>
<td>$0.00</td>
<td>This fee is charged for each completed PIN based purchase.</td>
</tr>
<tr>
<td>POS Signature or PIN Decline</td>
<td>$0.50</td>
<td>This fee is charged for each Signature or PIN based purchase that is not accepted/declined after you have exceeded 4 declined transactions per month.</td>
</tr>
<tr>
<td><strong>Adding Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BusyKid Load</td>
<td>$0.00</td>
<td>There is no fee each time your funds are deposited directly onto your card.</td>
</tr>
<tr>
<td><strong>Getting Cash</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>POS/ PIN Cash Back</td>
<td>$0.00</td>
<td>There is no fee each time cash back is requested at a retailer on a PIN based transaction.</td>
</tr>
<tr>
<td><strong>International Transactions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currency Conversion</td>
<td>3%</td>
<td>This currency conversion fee is 3% of the transaction amount for each purchase made with your Card in a foreign currency that has been converted into a U.S. dollar amount by a network.</td>
</tr>
<tr>
<td>International POS Signature Purchase</td>
<td>$2.50</td>
<td>This fee is charged each time an International signature based purchase is made. <em>Note that a 3% currency conversion fee may apply.</em></td>
</tr>
<tr>
<td>International POS PIN Purchase</td>
<td>$2.50</td>
<td>This fee is charged for each International transaction made using a PIN number. <em>Note that a 3% currency conversion fee may also apply.</em></td>
</tr>
<tr>
<td><strong>Sending Money</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACH Transfer from Card to Bank Account</td>
<td>$3.00</td>
<td>This fee is charged each time a money transfer is initiated from a Cliq® Prepaid card to any US bank account.</td>
</tr>
<tr>
<td>Card to Card Transfers</td>
<td>$1.00</td>
<td>This fee is charged when funds are transferred from one Cliq® Prepaid Card to another Cliq® Prepaid Card.</td>
</tr>
<tr>
<td><strong>Account Information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Inquiry via Internet or Phone</td>
<td>$0.00</td>
<td>There is no charge to access your account online at prepaid.cliq.com or to speak to a live representative.</td>
</tr>
<tr>
<td>SMS/ Email Alerts</td>
<td>$0.00</td>
<td>There is no fee charged for each SMS/Email Alert scheduled by the cardholder. Standard text messaging and data usage rates may apply.</td>
</tr>
<tr>
<td>Online Account Access and Electronic Statement</td>
<td>$0.00</td>
<td>There is no charge to access your account information or view/ print electronic statements at prepaid.cliq.com.</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$5.00</td>
<td>This fee is charged for each paper statement requested.</td>
</tr>
<tr>
<td><strong>Other Fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refund Check Issuance</td>
<td>$0.00</td>
<td>There is no charge to issue a refund check.</td>
</tr>
<tr>
<td>Stop Payment Fee</td>
<td>$0.00</td>
<td>There is no charge to issue a stop payment request on Automatic Transfers.</td>
</tr>
<tr>
<td>Inactivity Fee</td>
<td>$0.00</td>
<td>There is no fee charged for inactivity.</td>
</tr>
<tr>
<td>Replacement Card (New card, new card number)</td>
<td>$5.00</td>
<td>This fee is charged each time a request is made to replace a lost or stolen Card (new Card number).</td>
</tr>
<tr>
<td>Reissue Fee (New card, same card number)</td>
<td>$5.00</td>
<td>This fee is charged each time a request is made to reissue a new card with the same Card number.</td>
</tr>
<tr>
<td>Fee for Linking the BusyKid Spend Card and Wallet</td>
<td>$5.00</td>
<td>This fee is charged annually to allow the BusyKid Wallet to be connected to the BusyKid Spend Card. The fee is assessed annually based on the date in which the card was issued to you. You may decide to opt-out of this service; however, it would limit your ability to utilize the Wallet to add funds to the Spend Card. All other available functionalities would remain. For more information, please contact us at <a href="mailto:support@busykid.com">support@busykid.com</a></td>
</tr>
</tbody>
</table>

*Pricing and Limits may be changed to reflect any cost increase imposed by network, bank, regulatory agency or third party vendor at the sole discretion of Cliq®.*
### Fees Schedule and Transactions Limits

**IMPORTANT - PLEASE READ CAREFULLY**

<table>
<thead>
<tr>
<th>Type of Transaction Limit</th>
<th>Card Level Limits</th>
<th>Description of Transaction Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Load by BusyKid</td>
<td>$500.00 per day</td>
<td>The maximum daily amount that may be added to a Card by through the BusyKid System.</td>
</tr>
<tr>
<td>Load by Other Prepaid Card (Card to Card transfer initiated by calling Customer Service or online)</td>
<td>$2000.00 per day</td>
<td>The maximum daily amount that may be added to a Card by a Card-To-Card transfer.</td>
</tr>
<tr>
<td>Maximum sum of loads within the last 24 hours</td>
<td>$2000</td>
<td>The maximum aggregated sum of loads that may be placed on a Card for all loading methods within any 24 hour time period.</td>
</tr>
<tr>
<td>Maximum number of loads within the last 24 hours</td>
<td>5 loads</td>
<td>The maximum aggregated number of loads for all loading methods within any 24-hour time period.</td>
</tr>
<tr>
<td>Maximum load limit for loading methods Card to Card transfers in any thirty (30) day period</td>
<td>$2000.00</td>
<td>The maximum aggregated load limit for loading methods by Direct Deposit (ACH) and Card to Card transfers in any thirty (30) day period.</td>
</tr>
<tr>
<td>Maximum number of loads for all loading methods in any thirty (30) day period</td>
<td>30 loads</td>
<td>The maximum aggregated number of loads for all loading methods in any thirty (30) day period.</td>
</tr>
</tbody>
</table>

### Maximum Value Load

| Usage and Spending Limits | Single Purchase Transaction Limit | $2,000.00 | The maximum amount that may be spent on your Card in a single transaction. In no cases can you spend more than the available balance on your Card. |
|                          | Maximum Purchase Transactions in 1 business day | 20 per day | The maximum number of purchase transactions that can be completed in a single business day using your Card. |

### Cash Back Limits

| Daily maximum cash back limit | $2,000.00 | The maximum amount of cash back you may receive from a POS transaction initiated with your Card in a single day. In no cases can you receive more than the available balance on your Card. **Please note that retailers may have their own limits or policies regarding cash back limits. Also a fee may apply for any POS/ PIN Cash Back transactions.** |
| Per transaction maximum cash back limit | $2,000.00 | The maximum amount of cash back you may receive from a POS transaction initiated with your Card in a single transaction. In no cases can you receive more than the available balance on your Card. **Please note that retailers may have their own limits or policies regarding cash back limits. Also a fee may apply for any POS/ PIN Cash Back transactions.** |

### Card-to-Bank Limits (DDA Transfer (ACH))

| Per transaction maximum card-to-bank transfer limit | $2,000.00 | The maximum value that may be transferred from your Card to your bank in a single transaction. In no cases can you transfer more than the available balance on your Card. **Please note that retailers may have their own limits or policies regarding cash back limits. Also a fee may apply for any POS/ PIN Cash Back transactions.** |
| Maximum number of card-to-bank transfers in 1 business day | 1 per day | The maximum number of card-to-bank transfers that can be completed in a single day. |

### Aggregate Limit

| Maximum Transaction count limit for all transaction methods in 1 business day | 50 per day | The maximum aggregated transaction count limit for all transaction methods that may be completed on a Card within 1 business day. |

### Balance Limits

| Maximum Card Balance Limit | $2,000.00 | The maximum value that a card may have on any day. |

*Pricing and Limits may be changed to reflect any cost increase imposed by network, bank, regulatory agency or third party vendor at the sole discretion of Cliq®*
# WHAT DOES Stride Bank, N.A. DO WITH YOUR PERSONAL INFORMATION?

**Why?**
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number
- Account balances and transaction history
- Account transactions and risk tolerance
When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**
All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Stride Bank, N.A. chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Stride Bank, N.A. Share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong>—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong>—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong>—information about your transactions and experiences</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong>—information about your creditworthiness</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td><strong>For non-affiliates to market to you</strong></td>
<td>No</td>
<td>We don't share</td>
</tr>
</tbody>
</table>

**Questions?**
Call Customer Service at 580-233-3535 or go to www.stridebank.com

Member FDIC
### Who we are

| Who is providing this notice? | Stride Bank, N.A. is providing this notice as the issuer of your prepaid card. |

### What we do

| How does Stride Bank, N.A. protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Stride Bank, N.A. collect my personal information? | We collect your personal information, for example, when you  
- open an account or deposit money  
- pay your bills or give us your contact information  
- use your credit or debit card  
We also collect your personal information from other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only  
- sharing for affiliates' everyday business purposes—information about your creditworthiness  
- affiliates from using your information to market to you  
- sharing for non-affiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. 
- *Stride Bank, N.A. has no affiliates with which it shares your personal information.* |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. 
- *Stride Bank, N.A. does not share with non-affiliates so they can market to you.* |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. 
- *We do not jointly market bank products with other financial companies.* |

### Other important information

If you are a resident of California or Vermont, we will not share with non-affiliates except for our own marketing purposes, our everyday business purposes, or with your consent. Nevada residents: We are providing this notice pursuant to Nevada law.