

Coppel Access Prepaid Debit Card Account Agreement

Effective as of December 15, 2022

IMPORTANT – PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (SEE SECTION 7 BELOW) REQUIRING ALL CLAIMS (EXCEPT CLAIMS ELIGIBLE FOR SMALL CLAIMS COURT) TO BE RESOLVED BY WAY OF BINDING ARBITRATION.

Please read this carefully and retain it for future reference. This Coppel Access Prepaid Debit Card Account Agreement (the "Agreement") is revised periodically, so it may include changes from earlier versions. You can determine when this Agreement was last revised by referring to the Effective Date at the top of the Agreement.

This Agreement outlines the terms and conditions under which the Coppel Access Visa Prepaid Debit Card ("Card") has been issued to and the corresponding Card Account opened for you by Community Federal Savings Bank ("Bank"), member of the Federal Deposit Insurance Corporation ("FDIC"). Mezu (NA), Inc. dba Alviere ("Program Manager"), is the Bank's program partner responsible for managing the Card and Card Account and its related services (the "Services") and providing customer service to you on the Bank's behalf.

For terms and conditions related to International Remittances or Person to Person Transfers, please see the [International Remittance and Person to Person Transfer Services Agreement](#). If you are using the Card Account for International Remittances or Person to Person Transfers, whether with or without the use of a Card, you acknowledge and accept that you are responsible for reviewing and accepting all the terms and conditions in this Agreement, as well as the terms and conditions in the International Remittance and Person to Person Transfer Services Agreement.

Coppel (together with its affiliates, the "Brand Assignor") is a third-party service provider and an independent contractor of Program Manager. Brand Assignor and/or Program Manager may provide services to you, such as a Coppel Access mobile application, website or platform ("Partner System"), to facilitate your access to the Card Account or Services. Use of the Partner System may be limited and is subject to the terms and conditions between you and Brand Assignor or Program Manager, as the case may be. For the avoidance of doubt, Bank is not a party to nor does it have a relationship with Partner System and Brand Assignor.

By opening a Card Account and/or accepting and using the Services, you agree to be bound to the terms and conditions of this Agreement, which can also be accessed from the Coppel Access mobile application or <https://app.coppelaccess.com>.

"Card Account" refers to the records we maintain to account for the transactions which may or may not be made with the Card (i.e., such as International Remittances).

"We", "our", and "us" refer to the Bank, our successors, affiliates, or assignees.

"You" and "your" refers to the person to which we issued the Card Account.

Bank's business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

CELLULAR PHONE CONTACT CONSENT

By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later connect to a cellular device, you are expressly consenting to receiving communications including but not limited to prerecorded or artificial voice message calls, text messages, push notifications, e-mails and calls made by an automatic telephone dialing system from us, our affiliates and our agents (including, but not limited to, Program Manager, at that telephone number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

1. DESCRIPTION OF YOUR CARD ACCOUNT

A. Card Account

The Card Account is a prepaid account established for you at Bank, and holds funds loaded by you or persons on your behalf. The funds associated with your Card Account are held in a pooled deposit account at Bank, and your funds in this pooled deposit account may be combined with the funds of other Coppel Access cardholders.

The Card Account is a non-interest bearing account, meaning no interest will be paid to you for the funds that you load, otherwise receive, or maintain in the Card Account.

You will be able to use the Coppel Access mobile banking application (the "Mobile App") to view the available balance in your Card Account, which is the total amount of funds in your Card Account. Funds associated with your Card Account that are in transit and have not yet settled with Bank may not be available for withdrawal until the funds settle with Bank.

Available Balance:

The Mobile App will allow you to view the available balance in your Card Account (the "Available Balance"), which is the total amount in your Card Account (the "Total Balance") minus: (i) any funds that have been held or captured in your Card Account for payments you have initiated or requested to initiate; and (ii) any Card funds that are in-transit which may not be available to you for use until they have settled with the Bank. We reserve the right to impose limits on the maximum number and amount of transactions that you can initiate or receive with your Card and on the maximum amount that you can maintain in your Card Account as Total Balance. We reserve the right to change such limits at any time and you will be notified in advance if required by law.

We reserve the right to impose limits on the maximum amount that you can maintain in, or transact with, your Card Account and reserve the right to change such limits at any time. You will be notified in advance of any changes if required by law. Please see Section 2(C) below for maximum balance and transaction limitations.

B. The Card

The Card is a prepaid card, which allows you to access funds loaded to your Card Account. You may use the Card to access available funds in your Card Account to purchase goods and services at merchants that accept Visa debit cards or Maestro debit cards or withdraw cash at ATM's that bear the Visa or Maestro acceptance marks, subject to the transaction limits set forth in this Agreement. The Card is not a credit card or a gift card.

Card transactions are limited to the amount of available funds loaded to your Card Account, in addition to any transaction limits set forth in this Agreement.

C. Opening a Card Account

You may submit an application to open a Card Account by using the Mobile App.

D. Card Account Eligibility

The Card Account is available to consumers who are citizens and residents of the fifty United States ("U.S.") and the District of Columbia, and who are at least 18 years of age with a valid Social Security number ("SSN") or Individual Tax Identification Number ("ITIN").

You must consent to accept electronic communications, rather than paper communications. Your consent to receive electronic communications means: you shall receive electronic delivery of all Card Account communications, instead of receiving such communications in paper form. You must provide us, and continue to maintain with us, a valid e-mail address to which we will send such electronic Card Account communications to you. If you revoke your consent to receive electronic communications from us, your Card Account will be closed and you will no longer be able to use the Card.

Program Manager may use information from third parties to help the Bank determine if we should open your Card.

E. 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.

F. FDIC Deposit Insurance

Your Card Account funds are eligible for FDIC deposit insurance up to the applicable limits provided by law (the current FDIC deposit insurance limit is \$250,000 for each account ownership category).

In the event of Bank's failure, your funds, aggregated with any other funds you have on deposit at Bank, would be eligible to be insured by the FDIC up to \$250,000 for each account ownership category. You are responsible for monitoring the total amount of deposits (including non-Coppel Access accounts) held by you at Bank for purposes of determining the amount of your deposits that may be eligible for FDIC deposit insurance.

Any amount of your deposits at Bank that exceeds the \$250,000 insurance limit may be uninsured.

G. Privacy Policy

Bank's privacy policy is available at <https://www.cfsb.com/privacy> and is considered part of this Agreement.

Program Manager's privacy policy is available at <https://www.CoppelAccess.com/privacy-policy> and is considered part of this Agreement.

2. GENERAL RULES GOVERNING THE CARD ACCOUNT

A. General Provisions

The Card Account, the Card and your obligations under this Agreement may not be assigned by you. Bank may transfer its rights under this Agreement. Use of the Card Account and Card are subject to all applicable rules and customs of any payment network involved in Card transactions. Neither Bank nor Program Manager waives its 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.

Your Card Account is intended for personal, family or household use, and is not intended for business use. We may close the Card Account if we determine it is being used for business purposes. Bank may refuse to process any Card transaction(s) that it believes may violate the terms of this Agreement or applicable law.

Your Card Account is not a checking or savings account.

The Card is the property of Bank and must be surrendered upon demand. The Card is non-transferrable, and Bank may cancel the Card at any time without prior notice to you subject to applicable law.

B. Loading Funds to your Card Account

Loads to your Card Account may only be made in the form and manner we permit in our sole discretion. Only electronic loads are permitted. All loads must be made in U.S. Dollars.

You may load funds to your Card Account through: (i) ACH loads, such as direct deposit from your employer or government agencies or a third party bank account in your name and belonging to you and issued solely by a U.S.- based bank (“External Financial Account”); (ii) loading cash at an authorized, designated Coppel location (a list of authorized cash reload locations may be found on the Mobile App); or, (iii) depositing an eligible check through our remote check deposit service.

You may not load funds at any ATM or at any of our branch locations.

THE ONLY FEDERAL PAYMENTS THAT MAY BE LOADED TO YOUR CARD VIA AN AUTOMATED CLEARING HOUSE (ACH) CREDIT ARE FEDERAL PAYMENTS FOR THE BENEFIT OF THE ACCOUNT OWNER. If you have questions about this requirement, please call the number on the back of your Card.

We do not accept deposits in foreign currency. Loads may be subject to fees as set forth in the Fee Schedule in this Agreement. You may not load funds from External Financial Accounts that do not belong to you.

See Section 2(C) below for limitations on amount and frequency of loads to your Card Account.

i. External Financial Accounts.

You may be able to use one or more valid external sources (“External Financial Accounts”) to fund your Card Account. External Financial Accounts supported by the Card Account may include: (i) your bank account issued solely by a U.S.-based bank or (ii) a valid debit card issued to you solely by a U.S.-based bank or financial institution bearing the Visa, MasterCard or Discover (“Payment Card Network”) logo.

External Financial Accounts labeled as gift cards, or prepaid cards or accounts, depending upon their terms and conditions, as applicable, may restrict or prohibit the loading of funds through your Card Account. You are able to load funds from an External Financial Account in order to use the Card Account. If and where applicable, funds that you load or receive may not be available for use until they have settled with the Bank.

The transactions you initiate from or to External Financial Accounts may be processed via electronic funds transfer, such as the Automated Clearing House (“ACH”) transfers or the respective Payment Card Network. You agree that by making such requests you authorize the Bank to make the transfer, and you may not be able to cancel the transaction, except as expressly provided herein or as required by applicable law. We may limit how many electronic transfers you can initiate from your External Financial Accounts and how much money you can transfer in a single transaction in accordance with the Limitations on Frequency and Dollar Amount of Transactions schedule in this Agreement. We reserve the right to delay or further

limit such transfers while we screen External Financial Accounts or transactions for fraud risk and as otherwise permitted by this Agreement or applicable law.

ii. ACH Authorization.

You hereby authorize us to electronically initiate a debit or credit entry through the ACH network to your External Financial Account and further authorize your External Financial Account provider to debit or credit the same to your Card Account. You understand that the above authorization will remain in full force and effect until you notify us by calling us at 1 (866) 931-9662 or in writing at CoppelAccess@alviere.com or E&O Mailing Address: 1040 S Gaylord St. Denver, CO 80209 that you wish to revoke this authorization in such time and such manner as to afford us a reasonable opportunity to act on it. We reserve the right to terminate the Services to you under this Agreement if you revoke this authorization.

You also authorize us to initiate an adjustment or reversal for transactions credited or debited in error.

C. Limitations on Frequency and Dollar Amounts of Transactions

From time to time, Bank may increase or decrease limits, or add additional limits, to your use of the Card Account, including the Card, in its sole discretion for security, risk or other reasons without notice to you, except as required by applicable law. Your Card Account limits can be found in the table below.

Transaction Type	Maximum Frequency and/or Amount Limitation
Maximum Card Account Balance	\$75,000.00
Maximum Deposits/Loads	
Maximum Daily Load (ACH)	\$3,000.00
Maximum Monthly Load (ACH)	\$10,000.00
Maximum Daily Load (Direct Deposit)	\$10,000.00
Maximum Monthly Load (Direct Deposit)	\$25,000.00
Maximum Daily Load (Cash Load, non-ATM)	\$2,500.00
Maximum Monthly Load (Cash Load, non-ATM)	\$10,000.00
Maximum Daily Load (Remote Deposit Capture / Mobile Check Deposit)	\$3,000.00

Maximum Monthly Load (Remote Deposit Capture / Mobile Check Deposit)	\$10,000.00
Maximum Daily Load (Debit Card)	\$3,000.00
Maximum Monthly Load (Debit Card)	\$10,000.00
Maximum Daily Load (ACH, remote deposit capture and debit card combined total)	\$5,000.00
Maximum Monthly Load (ACH, remote deposit capture and debit card combined total)	\$40,000.00
Maximum Withdrawals	
Maximum Daily Withdrawal (ACH to your External Financial Account)	\$2,000.00
Maximum Monthly Withdrawal (ACH to your External Financial Account)	\$10,000.00
Maximum Daily Amount (Card Spend)	\$5,000.00
Maximum Monthly Amount (Card Spend)	\$45,000.00
Maximum Daily Withdrawal (ATM Domestic, cash withdrawal)	\$400.00
Maximum Monthly Withdrawal (ATM Domestic, cash withdrawal)	\$10,000.00
Maximum Daily Withdrawal (ATM International, cash withdrawal)	\$400.00
Maximum Monthly Withdrawal (ATM International, cash withdrawal)	\$10,000.00
Maximum Daily Amount (Remittances)	\$4,990.00
Maximum Monthly Amount (Remittances)	\$9,900.00
Maximum Daily Amount (Transfer to External Financial Account of a 3rd Party)	\$2,000.00

Maximum Monthly Amount (Transfer to External Financial Account of a 3rd Party)	\$10,000.00
Maximum Daily Amount (Person to Person)	\$2,000.00
Maximum Monthly Amount (Person to Person)	\$10,000.00
Minimums	
Minimum Transaction Load (ACH)	\$5.00
Minimum Transaction Load (Cash)	\$5.00
Minimum Transaction Load (Debit Card)	\$5.00
Minimum Transaction Load (Direct Deposit)	\$0.00
Minimum Transaction Load (Remote Deposit Capture / Mobile Check Deposit)	\$0.00
Minimum Withdrawal (ACH)	\$1.00
Minimum Withdrawal (ATM Domestic, cash withdrawal)	\$5.00
Minimum Withdrawal (ATM International, cash withdrawal)	\$0.00
Minimum Card Spend	\$0.00
Minimum Remittance Amount	\$5.00
Minimum Transfer to External Financial Account of a 3rd Party	\$1.00
Minimum Person to Person	\$5.00

D. No Overdrafts Permitted

You are not permitted to overdraw your Card Account. If the available balance in your Card Account is insufficient to cover any payment or withdrawal you have authorized, the payment or withdrawal you have requested can be declined.

If your Card Account balance becomes negative for any reason, you must load funds immediately to cover the negative balance. Any load we receive to your Card Account will first be applied to any negative balance in your Card Account.

We may also use any funds in any other account you have at Bank to offset a negative balance in your Card Account. You may not overdraw and there is no overdraft feature for the Card Account. In the event that you are liable for any amounts to us, such as but not limited to: (i) when you incur a chargeback or a returned transaction from your External Financial Account(s); or (ii) fees that are due to us according to the Fee Schedule in this Agreement (such balance, a "Negative Balance"), we may deduct such amounts from your Account Balance when future loads or other funds are deposited to your Card Account. If you incur a Negative Balance, meaning you do not have sufficient funds in your Card Account, you authorize us to deduct funds as they are available until the Negative Balance is repaid to us in full. You further agree and authorize us to initiate a load to your Card Account from your External Financial Account to offset the Negative Balance. If we are not able to offset the Negative Balance, you agree that you will load your Card Account to offset the Negative Balance. We may refer a Negative Balance to a collection agency at our sole discretion as permitted under applicable law, and you will be responsible for any costs or charges we incur in doing so.

E. Card Account Closure, Holds, Suspensions and Restrictions

Bank reserves the right to close, suspend, freeze or restrict your Card Account for any reason with or without notice to you. Such reasons include, but are not limited to:

1. If we, at any time, believe that the Card Account is being used for fraudulent or illegal purposes, or the Card Account presents an undue risk to Bank as determined in our sole discretion.
2. Your use of the Card Account conflicts with any federal, state, or local law, rule or regulation, including federal foreign asset control requirements and anti-money laundering rules, or with Bank's policies designed to assure Bank's compliance with such law, rule or regulation.
3. We receive a court order or other valid legal process to suspend or close your Card Account.
4. Your actions otherwise violate any part of this Agreement.

If the Card Account is cancelled, closed, or terminated for any reason, any recurring Card transactions received after the Card Account closure date will be rejected.

F. Illegal Transactions

You may not use your Card Account for illegal online gambling or any other illegal transactions. Bank may refuse to process any transaction that it believes may violate the terms of this Agreement or applicable law. You acknowledge and agree that Bank has no obligation to monitor, to review or to evaluate the legality of your transactions. To the fullest extent permitted by law, you agree to pay for any transaction that you authorized, even if that transaction is determined to be illegal.

G. Dormant or Abandoned Property.

We comply with applicable law, which requires escheatment of abandoned property to the state of your residence or other governing state law after specified periods of time. The laws vary by state. If you discontinue your use of the Card Account or fail to use your Card Account for a period of time, and leave a balance of funds, or if we deactivate your Card Account and you do not meet the conditions necessary to reinstate it, we may close your Card Account and escheat (send) your unclaimed funds to the state which has unclaimed property jurisdiction over the abandoned funds. The specified period of time to report and send funds in an inactive or closed Card Account to such jurisdiction varies. A Card Account listed as a dormant or inactive account may be subject to a maintenance or a dormancy fee as reflected in our then current Fee Schedule, to the extent permitted by law.

3. USING THE CARD

A. Card Activation

You must activate the Card before it can be used. Activation instructions will be provided with the Card.

B. Personal Identification Number

You will also be required to set a Personal Identification Number ("PIN") during the Card activation process. You should not write or keep your PIN with your Card. Never share your PIN with anyone. If you believe that anyone has gained unauthorized access to your PIN, you should contact us immediately following the procedures in Section 4(C) ("Your Liability for Unauthorized Transfers") below.

C. Card Purchases

You may use the Card to purchase goods or services everywhere Visa debit or Maestro cards are accepted.

Each time you use the Card, you authorize Bank to reduce the available balance in your Card Account by the amount of the Card transaction and any applicable fees.

D. Cash Withdrawals with the Card

With the PIN, you may use your Card to withdraw cash from your Account at any ATM or Point-of-Sale device (if cash-back functionality is made available by the merchant) that bears the Visa or Maestro acceptance marks. All ATM transactions are treated as cash withdrawal transactions.

Each time you withdraw cash with the Card, you authorize Bank to reduce the available balance in your Card Account by the amount of the cash withdrawal and any applicable fees. E. Authorized Card Transactions

You are responsible for all authorized transactions initiated by use of your Card. If you permit another person to have access to your Card, we will treat this as if you have authorized any use of your Card by that person, and you will be liable for all transactions and fees incurred by that person.

F. Transactions Made in Foreign Currencies

If you use the Card to make purchases or obtain cash in a currency other than the U.S. Dollar, the amount deducted from the available balance in your Card Account will be converted by Visa into an amount in U.S. Dollars. The exchange rate between the transaction currency and the U.S. Dollar used to process such Card 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 that Visa itself receives, or the government-mandated rate in effect for the available central processing date.

You will be charged a fee for any transactions conducted in currencies other than the U.S. Dollar, as set forth in Section 5 (Fee Schedule). If such a transaction results in a credit due to a return, we will not refund any fee that may have been charged on your original purchase.

4. ELECTRONIC FUNDS TRANSFER DISCLOSURE AND SPECIAL TERMS AND CONDITIONS

A. Electronic Funds Transfer Services

Types of Electronic Funds Transfers Available:

1. You may arrange with another party, such as your employer, a government agency, or other financial institutions, to electronically deposit funds on a one-time or recurring basis directly to your Card Account.
2. You may authorize another party, such as a merchant, using your Card number to electronically withdraw funds on a one-time or recurring basis directly from your Card Account.
3. You may use the Card to make purchases at merchants that accept the Card on a one-time or recurring basis, or to obtain cash at ATMs and, subject to availability, cash back at POS

terminals.

Limitations on Transfers, Amounts and Frequency of Transactions:

At Bank's discretion, the number and amount of transfers per day or month may be limited. See Section 2(C) above for frequency and dollar amount limitations on transfers to and from your Card Account.

Right to Receive Documentation of Electronic Funds Transfers:

1. Balance and Transaction History: You may obtain information about the amount of money you have remaining in your Card Account by calling 1 (800) 801-6703. This information, along with a 12-month history of Card Account transactions, is also available online on the Mobile App.

If your Card Account is registered with us, you also have the right to obtain at least 24 months of written history of Card Account transactions by calling 1 (800) 801-6703. You will not be charged a fee for this information unless you request it more than once per month.

2. Direct Deposits: If you have arranged to have direct deposits made to your Card Account at least once every 60 days from the same person or company, you can view the transaction on the Mobile App to find out whether the deposit has been made. You may also call Customer Service at 1 (800) 801-6703 to verify whether the deposit has been received.
3. Receipts: You can get a receipt at the time you make any Card transaction at a merchant or ATM. However, for certain small dollar transactions at merchant locations, you may not receive a receipt.

B. Preauthorized Transfers (Recurring Payments)

Right to Stop Payment of Preauthorized Transfers and Procedure for Doing So

If you have told us in advance to make regular payments with the Card ("recurring payments"), you can stop any of these payments. Here's how: email us at ContactUs@CoppelAccess.com, in time for us to receive your request 3 business days or more before the payment is scheduled to be made.

To stop a recurring payment to a merchant that you authorized to debit the Card on a regular basis, it is best to contact the merchant directly to request cancellation of the recurring payment.

If the merchant with whom you arranged recurring payments from the Card is unable or unwilling to stop the transfer, email us at ContactUs@CoppelAccess.com, in time for us to receive your request 3 business days or more before the recurring payment is scheduled to be made. Such a stop payment request will also cancel all future payments for the recurring transaction to which the stop payment request relates, unless you authorize the recurring transaction again with the merchant.

Notice of Varying Amounts

If recurring payments may vary in amount, the person you are going to pay is required to tell you, 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 you set.

Liability for Failure to Stop Payment of Preauthorized Transfer

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

C. Your Liability for Unauthorized Transfers

Contact Customer Service IMMEDIATELY if you believe your Card or PIN number has been stolen, or if you believe that an electronic fund transfer has been made without your permission. Calling us at 1 (866) 287-7054 or emailing us at CoppelAccess@alviere.com is the best way to keep your possible losses down. You could lose all the money in your Card Account.

If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if you someone used your Card or PIN without your permission.

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

Also, if your electronic transaction history shows transactions that you did not make, including those made by your Card, PIN or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you accessed your Card Account (if the unauthorized transaction could be viewed in your electronic history) or the date that we sent the FIRST written history on which the unauthorized transaction appeared, you may not get any money you lost after the 60 days if we can prove 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 hospital stay) kept you from telling us, we will extend the time periods.

If you believe your Card or PIN has been lost or stolen, call us at 1 (866) 287-7054 or email us at CoppelAccess@alviere.com.

If your Card or PIN has been lost or stolen, we may close your Card, deactivate your PIN, and issue you a new Card (with a new Card number) or PIN (as applicable).

If we change your Card number, you must immediately inform merchants of your new Card number to ensure your recurring Card transactions continue uninterrupted.

Your Liability for Unauthorized Card Transfers

Under Visa's Zero Liability Policy, your liability for unauthorized transactions using your Card is \$0.00 if you are not negligent or fraudulent in the handling of the Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa, or to anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). The reduced liability policy also does not apply if you wait more than 60 days to report an unauthorized transaction after the earlier of the date you electronically access your Card Account (if the unauthorized transaction could be viewed in your electronic history), or the date we sent the FIRST written history of your transactions on which the unauthorized transaction appeared.

D. Bank's Liability for Failure to Complete Transactions

If a transaction is not properly completed with 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:

1. If through no fault of ours, you do not have enough funds available in your Card Account to complete the Card transaction;
2. If a merchant refuses to accept the 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 Card transaction does not operate properly, and you knew about the problem when you initiated the transaction;
5. If access to your Card or PIN has been blocked after you reported your Card or PIN;
6. If there is a hold on your funds in your Card Account, or your Card Account funds are subject to legal or administrative process or other encumbrance restricting their use;
7. If we have reason to believe the requested Card transaction is unauthorized;
8. If circumstances beyond our control (such as fire, flood, or computer communication failure) prevent the completion of the Card transaction, despite reasonable precautions that we have taken; or
9. Any other exception stated in our Agreement with you.

E. Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, send us an email at CoppelAccess@alviere.com, or contact Customer Service at +1(866) 931-9662 as soon as you can, if you think an error has occurred in your Card Account, or if you need more information about a transaction.

We must hear from you no later than 60 days after the earlier of the date that you electronically access your Card Account (if the error could be viewed in your electronic transaction history) or the date we sent the FIRST written history on which the error occurred. In any case, we may limit our investigation of any alleged error that you do not report to us within 120 days of the posted transaction. You may request a written history of your transactions at any time by emailing us at CoppelAccess@alviere.com. You will need to tell us:

1. Your name, Card number and email address associated with your Card (if any);

2. A description of the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
3. The dollar amount of the suspected error.

If you provide this information verbally, 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 45 days to investigate your complaint or question. If we decide to do this, and your Card Account is registered with us, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your Card Account.

For errors involving new Card Accounts, point-of-sale 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. You may ask for copies of the documents that we used in our investigation by contacting Customer Service.

If you need more information about our error-resolution procedures, call us at +1(866) 931-9662 or visit www.CoppelAccess.com.

It is important to register your Card Account as soon as possible. Until you register your Card Account and we verify your identity, we are not required to research or resolve any errors regarding your Card Account. To register your Card Account, go to the Mobile App or call us at 1 (800) 801-6703. We will ask you for identifying information about yourself (including your full name, address, date of birth and social security number, so that we can verify your identity.

5. FEE SCHEDULE

You agree to pay the Card Account fees set forth below. All the fees will be debited from your Card Account and will be assessed as long as there is a remaining balance in your Card Account. If at any time your remaining Card Account balance is less than the fees being assessed, the balance of your Card Account will be applied to the fees resulting in a zero balance in your Card Account. The remainder of the fees due will be collected upon the next deposit into your Card Account.

Summary of Fees:

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
\$0.00	\$0.00	\$3.50	\$3.99
ATM balance inquiry (in-network or out-of-network)		\$0.00	
Customer Service (automated or live agent)		\$0.00	
Inactivity (after 12 months with no transactions)		\$3.00	
We charge 9 other types of fees. Here are some of them:			
Replacement card		\$10.00	
International remittance		\$5.99*	
<p>*The fees listed may be lower depending on location</p> <p>No overdraft/credit feature.</p> <p><i>Your funds are eligible for FDIC insurance.</i></p> <p><i>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees in the complete fee schedule below.</i></p> <p><i>Financial Institution: Community Federal Savings Bank, Member FDIC</i></p> <p><i>Name of the Prepaid Account Program: Coppel Access</i></p> <p><i>Program Manager: Mezu (NA), Inc. dba. Alviere</i></p>			

LIST OF ALL FEES FOR THE COPPEL ACCESS PREPAID DEBIT CARD

All fees	Amount	Details
Get started		
Initial Card purchase	\$0.00	There is no charge for a digital or initial physical Card.
Replacement card	\$10.00	If you need to replace your physical card for any reason you will be assessed this fee.
Monthly usage		
Active Monthly fee	\$0.00	There is no monthly fee while your account is active.
Inactivity Monthly	\$3.00	You will be charged \$3.00 each month after you have not completed a transaction using your account or card for 12 months.
Add money		
Direct Deposit	\$0.00	There is no charge for setting up and receiving one or more direct deposits.
Deposit via Check	\$4.99	You will be charged \$4.99 for each transaction when you attempt to deposit a check via remote check/mobile check deposit.
Deposit via Cash	\$3.99	You will be charged a fee of \$3.99 when depositing into your account at a merchant location. Certain merchant locations may also charge an additional fee depending on location
Deposit via Debit Card	2.50%	You will be charged a fee of 2.50% of the total load when depositing into your account via a linked debit card
Deposit via Bank Account	\$0.00	You will be charged a fee of \$0.00 when depositing into your account via an External Financial Account

Spend money		
Transfer or Receive money via ACH - Same Day	\$0.00	All ACH money transfers that happen same day.
Transfer or Receive money via ACH - Next Day	\$0.00	All ACH money transfers that happen next day.
Get cash		
ATM withdrawal	\$3.00	Withdrawal from ATMs. You may also be charged a fee by the ATM operator.
Information		
Customer service (automated)	\$0.00	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0.00	No fee for a balance inquiry.
ATM balance inquiry (in-network)	\$0.00	No fee for a balance inquiry.
ATM balance inquiry (out-of-network)	\$0.00	No fee for calling a balance inquiry. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Using your card outside the U.S.		
International transaction	3.5%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$5.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$0.50	This is our fee. You may also be charged a fee by the ATM operator.
Other		
International Remittance	\$5.99*	One time fee for remitting money.

Transfer to External Financial Account of a 3rd Party	\$0.00	You will be charged a fee of \$0.00 when transferring money to an External Financial Account of a 3rd Party
Person to Person Transfers	\$0.00	You will be charged a fee of \$0.00 when sending and receiving money to and from other Coppel Access account holders
*The fees listed may be lower depending on location.		

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Community Federal Savings Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Community Federal Savings Bank 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.

You may contact Customer Support for questions about your Card or transactions in the following ways: by email at ContactUs@CoppelAccess.com, by mail at 1040 S Gaylord St. Denver, CO 80209 or by calling 1 (800) 801-6703.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, contact our customer care team at CoppelAccess@alviere.com, by calling +1(866) 287-7054, or by mail at 1040 S Gaylord St. Denver, CO 80209. You may also call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

6. OTHER AGREEMENT TERMS

A. No Warranty of Availability or Uninterrupted Use

From time to time, services related to the Card Account may be inoperative. When this happens, you may be unable to access Mobile App, and you may be unable to use the Card or obtain information about the Card Account. Please notify us if you have any problems using the Card Account or Mobile App. You agree that, except as required by applicable law, that Bank or Program Manager will not be responsible for temporary interruptions in service due to maintenance, website changes, or failures, nor shall Bank or Program Manager be liable for extended interruptions due to failures beyond Bank's or Program Manager's control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, pandemics, labor disputes and armed conflicts.

B. Limitation of Liability

Except as required by applicable law, Bank shall have no liability to you if Bank is unable to complete a Card transaction for any reason beyond Bank's control. Except as otherwise expressly provided in this Agreement or as otherwise required by applicable law, Bank, Bank's affiliates, and the parties with whom Bank contracts in order to offer your Card Account and related services are neither responsible nor liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating in any way to the use of your Card Account, any products or services purchased using Card, or this Agreement (as well as any related or prior agreement you may have had with Bank).

C. English Language Controls

Any translation of this Agreement is provided for your convenience. The meaning of the 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.

D. Card Account Customer Service

For Card Account assistance or additional information regarding your Card Account, please send an email to ContactUs@CoppelAccess.com or contact Customer Service at 1 (800) 801-6703.

E. Telephone Monitoring/Recording

From time to time, we may monitor and/or record telephone calls between you and us to assure the quality of our service team or as required by applicable law.

F. Amendment and Cancellation

Except as otherwise required by applicable law, Bank may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on the Mobile App,

and any such amendment shall be effective upon such posting to the Mobile App. The Agreement is also available on the Mobile App. You will be notified of any amendment(s) in the manner provided by applicable law prior to the effective date of the amendment(s). However, if the amendment(s) is made for security purposes or your benefit, Bank may implement it without prior notice. When we change this Agreement, the then-current version of the Agreement governs your Card Account and supersedes all prior versions. Bank may cancel or suspend your Card Account or this Agreement at any time. You may cancel this Agreement by contacting Customer Service to close your Card Account. Your cancellation of this Agreement will not affect any of Bank's rights or your obligations arising under this Agreement prior to cancellation.

IMPORTANT: IF YOU TERMINATE YOUR RELATIONSHIP WITH BANK OR WITHDRAW YOUR CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS ABOUT YOUR CARD ACCOUNT, THE CARD ACCOUNT WILL AUTOMATICALLY BE CLOSED AND YOU WILL NO LONGER BE ABLE TO USE THE CARD.

G. Confidentiality

Bank may disclose information to Program Manager and other third parties about your Card Account 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 Account 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 give us your written permission.
5. To Bank's employees, auditors, affiliates, service providers, or attorneys as needed.
6. Otherwise as necessary to fulfill Bank's obligations under this Agreement or as detailed in Bank's Privacy Policy.

H. No Warranty Regarding Goods or Services as Applicable; Merchant Credits

Bank is not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase using your Card. If you are entitled to a refund for any reason for goods or services purchased with your Card, the return and refund will be handled by the merchant. If a merchant posts credits to your Card Account via the Card, the credit may not be immediately available since we have no control over when a merchant may send the credit transaction to us.

I. Survival

All provisions of this Agreement shall survive the termination of this Agreement or closure of your Card Account by either party for actions arising in connection with this Agreement or your Card Account.

J. Governing Law

You agree that, except to the extent inconsistent with or preempted by federal law and except as otherwise stated in this Agreement, the laws of the State of New York, without regard to principles of conflict of laws, will govern this Agreement and any claim or dispute that has arisen or may arise between you and Bank (or Program Manager), regardless of your location.

7. ARBITRATION

THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION.

Except for disputes that qualify for small claims court, all disputes arising out of or related to this Agreement or any aspect of the relationship between you and Bank (or Program Manager), whether based in contract, tort, statute, fraud, misrepresentation or any other legal theory, will be resolved through final and binding arbitration before a neutral arbitrator instead of in a court by a judge or jury and you agree that Bank and you are each waiving the right to trial by a jury. You agree that any arbitration under this Agreement will take place on an individual basis; class arbitrations and class actions are not permitted, and you are agreeing to give up the ability to participate in a class action. The arbitration will be administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules, as amended by this Agreement.

The Consumer Arbitration Rules are available online at: <https://www.adr.org/sites/default/files/Consumer%20Rules.pdf>.

The arbitrator will conduct hearings, if any, by teleconference or videoconference, rather than by personal appearances, unless the arbitrator determines upon request by you or by Bank that an in-person hearing is appropriate. Any in-person appearances will be held at a location which is reasonably convenient to both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, such determination should be made by the AAA or by the arbitrator. The arbitrator's decision will follow the terms of this Agreement and will be final and binding. The arbitrator will have authority to award temporary, interim or permanent injunctive relief or relief providing for specific performance of this Agreement, but only to the extent necessary to provide relief warranted by the individual claim before the arbitrator. The award rendered by the arbitrator may be confirmed and enforced in any court having jurisdiction thereof. Notwithstanding any of the foregoing, nothing in this Agreement will preclude you from bringing issues to the attention of federal, state or local agencies and, if the law allows, they can seek relief against the Bank for you.

If any portion of this Arbitration Provision is deemed invalid or unenforceable, such a finding shall not invalidate any remaining portion of this Arbitration Provision, this Agreement, or any other agreement entered into by you with us. However, notwithstanding any language in this Arbitration Provision or this Agreement to the contrary, the Class Action Waiver is not severable from the remainder of this Arbitration Provision and, in the event that the Class Action Waiver is held to be invalid and unenforceable, and subject to any right of appeal that may exist with respect to such determination, any class action or representative proceeding shall be determined in a court of law and will not be subject to this Arbitration Provision.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION PROVISION, DO NOT
USE THE CARD ACCOUNT. CALL 1 (800) 801-6703 TO CLOSE THE CARD ACCOUNT.