PREPAID CARD  
OneVanilla Prepaid MasterCard® Cardholder Agreement  

Important Notice  
Retain this document for any future questions or issues.

Fees Associated with your Prepaid Card

The Card has NO FEES AFTER PURCHASE (including dormancy, service or other fees). An activation fee per card is paid by the purchaser at the time of purchase. The activation fee is typically $4.95, but the activation fee actually charged in connection with the sale of the Card may be less than the fee amount listed here depending on the location where the Card is purchased.

Always know the exact dollar amount available on your card. Merchants do not have access to this information and cannot determine the balance on your card. Free access to check your balance is available at OneVanilla.com or by calling 1-877-770-6408.

This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which a MasterCard® Prepaid Card (“Card”) has been issued to you. The One Vanilla Prepaid MasterCard® Cardholder Agreement is issued by the Issuer and MetaBank®, 300 Madison Street, Sioux Falls, SD 57108.

a. Accessing Funds and Limitations

You may use your Card to obtain goods or services wherever the Card is honored. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction. Your Card cannot be redeemed for cash or be used to obtain cash in any transaction. You are responsible for all transactions and fees incurred by you or any other person you have authorized to use your Card.

Your Card is valid in the U.S. only. It may not be used at merchants outside of the United States, including internet and mail / telephone order merchants outside of the United States. Although your Card will not be accepted at locations outside of the United States, it is welcome at millions of locations within the U.S. where MasterCard is accepted.

a. Authorization Holds

When you first use the Card at a merchant’s Point of Sale (“POS”) device, any four digit code will work as the initial PIN for your first PIN-based transaction. After the first PIN-based transaction, you must use the same PIN for each subsequent PIN-based transaction, unless and until you choose to reset the PIN. Choose a PIN that you can remember. If you need to reset the Card’s PIN, please OneVanilla Prepaid MasterCard Customer Service, P.O. Box 826, Fortson, GA 31808.

b. Personal Identification Number (“PIN”)

When you first use the Card at a merchant’s Point of Sale (“POS”) device, any four digit code will work as the initial PIN for your first PIN-based transaction. After the first PIN-based transaction, you must use the same PIN for each subsequent PIN-based transaction, unless and until you choose to reset the PIN. Choose a PIN that you can remember. If you need to reset the Card’s PIN, please OneVanilla Prepaid MasterCard Customer Service, P.O. Box 826, Fortson, GA 31808.

You should not write or keep your PIN with your Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that there has been an unauthorized access to your PIN, you should advise us immediately, following the procedures in the section labeled “Unauthorized Access to the PIN”.

The “valid thru” date indicated on the front of your Card is not an expiration date. It is an intended primary for fraud protection purposes and also permits your Card to be used with certain internet or mail/telephone order merchants. After the “valid thru” date, your available funds will be temporarily unavailable until you contact 1-877-770-6408 for a replacement Card with a new “valid thru” date. You will be charged a $5.00 fee for each replacement Card you are ordering by telephone or online, in order to continue accessing unused funds. If your Card still has unused funds on it after your Card expires, you may order a new Card by calling 1-877-770-6408. Upon contacting us for any lost/stolen card, your funds will be temporarily unavailable until you activate your replacement Card.

3. BUSINESS DAYS

For purposes of these disclosures, our business days are Monday through Friday, excluding holidays.

4. UNAUTHORIZED TRANSACTIONS

a. Contact

If you believe your Card has been lost or stolen or an unauthorized transaction has been made using the information from your Card without your permission, call: 1-877-770-6408 or write: OneVanilla Prepaid MasterCard Customer Service, P.O. Box 826, Fortson, GA 31808. Telephoning Customer Service is the best way of keeping your possible losses down. We may ask for the Card number and other identifying details. We cannot assist you if you do not have the Card number. You must contact us within sixty (60) days after the date of the transaction in order for us to reflect the transaction, so if the transaction was not reflected, or if the transaction was more than 60 days ago, we may not be able to help you.

b. Personal Identification Number (“PIN”)

If a merchant refuses to accept your Card; or if your Card is rejected by an automated system; or if a merchant requests proof of identification from you in order to process a purchase; or if you are charged for a transaction and you believe that you should not have been charged, you should take the following steps immediately:

• Contact us at 1-877-770-6408 or visit OneVanilla.com.

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement to another association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time.

Our Card Customer Service, P.O. Box 826, Fortson, GA 31808. Telephoning Customer Service is the best way of keeping your possible losses down. We may ask for the Card number and other identifying details. We cannot assist you if you do not have the Card number. You must contact us within sixty (60) days after the date of the transaction in order for us to reflect the transaction, so if the transaction was not reflected, or if the transaction was more than 60 days ago, we may not be able to help you.

If you are entitled to a refund for any reason for goods or services obtained with your Card, you may recover all or part of the refund you are entitled to receive if you notify us of your claim immediately upon receipt. The Card will remain the property of Bank and must be surrendered upon demand. The Card is nontransferrable after it has been signed, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Terms and conditions may be obtained, or any other questions or concerns answered, by calling 1-877-770-6408, or by visiting OneVanilla.com.

5. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

If we do not complete a transaction to or from your Card account on time or in the correct amount according to our Agreement with you, we will be liable for your losses and damages proximately caused by us. However, there are some exceptions. We will not be liable, for instance:

• If a merchant refuses to accept your Card; or
• 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 electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
• If you have not maintained the account (such as fire, flood or computer or communication failure) prevents the completion of the transaction, despite reasonable precautions that we have taken;
• Any other exception stated in our Agreement with you.

6. OTHER TERMS

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement to another association involved in transactions. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time.

If you are entitled to a refund for any reason for goods or services obtained with your Card, you may recover all or part of the refund you are entitled to receive if you notify us of your claim immediately upon receipt. The Card will remain the property of Bank and must be surrendered upon demand. The Card is nontransferrable after it has been signed, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Terms and conditions may be obtained, or any other questions or concerns answered, by calling 1-877-770-6408, or by visiting OneVanilla.com.

7. AMENDMENT AND CANCELLATION

We may amend or change the terms of this Agreement at any time, subject to applicable law. We will not change terms or amounts of fees charged or the frequency or condition in which they are charged, expiration dates, the website and toll free number that you can call for questions about your Card, and your available funds (balance) on your Card at a time. However, we may change the fees required by applicable law prior. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by calling 1-877-770-6408.

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

This Card is issued by MetaBank®, Member FDIC, pursuant to a license from MasterCard International, Inc. 5501 S. Broadway Lane Sioux Falls, SD 57108 1-877-770-6408 OneVanilla.com © 2015 MetaBank