

IMPORTANT PEOPLES BANK PREPAID CARD TERMS AND CONDITIONS

Thank you for opening a Peoples Bank Prepaid Card with us. This Customer Agreement ("Agreement") contains the terms for the Peoples Bank Prepaid Card issued to you by Peoples Bank. By activating and/or using this Card, you agree to the terms of this Agreement, including the Schedule of Fees and Transaction Limits.

Your Prepaid Card is governed by the following documents which together comprise the Agreement:

- (1) this document;
- (2) any Privacy Notices describing our limitations on sharing information about you with others;
- (3) all disclosures and materials provided to you before or when you opened your *Account*.
- (4) all other documents and disclosures relating to your *Account* including those provided online; and
- (5) any future changes we make to any of the above things.

Please read this Agreement carefully and keep it, along with any amendments, for future reference.

1. Definitions. "You" and "your" means the person or persons who have purchased the Card and, as the language allows, Secondary Cardholders. "We", "us", and "our" mean Peoples Bank, and its agents, affiliates, representatives, successors, and assignees. "ACH" means the automated clearinghouse. "Business days" are 11 AM - 7 PM EST, Monday - Friday. "ATM" means an automated teller machine that displays any of the logos appearing on the Card. "Card" means the Peoples Bank prepaid card, including any replacement or substitute cards and any cards provided to Secondary Cardholders. "Payment Network" means MasterCard International Incorporated. "Reload Location" means a payment processor capable of loading funds to your Card. "PIN" means a personal identification number. "POS" means a point of sale device.

2. Eligibility and Activation. To be eligible to use and activate this card you must meet the following requirements: You must be at least 18 years of age and able to lawfully form contracts under applicable law. You must provide certain information and supporting documentation, including your legal name, U.S. mailing address, date of birth, social security number, telephone number and other information reasonably requested by us. You must promptly update your information when it changes. Any communication sent to you at the contact information in our records will be effective unless changed by you. The Card is valid during the dates noted on the front of the Card.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR OR ACTIVATING A NEW CARD.

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 activates a Prepaid Card. What this means for you: When you apply for the Card, we will ask for your name, address, date of birth and other information that will allow us to identify you.

3. Prepaid Card. The Card is a prepaid card, not a credit card, and is not an "account" under, without limitation, the Federal Reserve Board's Regulations E or DD. However, we may from time to time refer generally to your Card relationship with us as an "account". The Card may not provide the same rights to you as those available in credit card transactions. You will not receive any interest on the funds on the Card. The Card will remain the property of Peoples Bank, must be surrendered upon demand and is nontransferable.

4. Secondary Cardholders. You will not permit another person to have access to the Card or Card-related numbers. However, you may request an additional Card for another person ("Secondary Cardholder") subject to our requirements and prior approval. If approved, we will provide the Secondary Cardholder with a separate Card linked to your Card. Any value added to either Card may be accessed by both Cards. Secondary Cardholders do not have an ownership interest in the funds on the linked Cards, but may use the Card as provided in this Agreement, request certain Card information and request to have their Card closed. You agree that we may process all transactions by any Secondary Cardholder as authorized by you without further inquiry and may deduct all such amounts from the Cards, including any fees. Transactions by Secondary Cardholders will be combined with yours for purposes of the overall Card transaction limits. You may cancel a Secondary Cardholder's Card by calling us or notifying us in writing and by destroying that person's Card. The Card will be charged for all Card transactions by the Secondary Cardholder until we have had a reasonable period of time to respond to the request, even if the transactions do not appear on the Card until a later time. If you are unable to destroy the Secondary Cardholder's Card(s) and you contact us at 1-800-374-6123 to close their Card, your Card may also have to be closed. You may then apply for a new Card.

5. Loading your Card. You may add funds to your Card, called "loading", at any Reload Location as provided in this Agreement. There is a minimum loading amount of \$10 per. Reload Locations may charge you a fee for loading. You agree to comply with all requirements, fees or other restrictions as may be imposed by such Reload Locations or as disclosed to you at the time of the transaction. Reload Locations act as your agent in the transmittal of funds to us. To find the nearest Reload Location to you, contact us at 1-800-374-6123 or log into your online servicing account at www.consumercardaccess.com/peoplesbank. Your Card cannot be loaded at an ATM.

Direct Deposit. You can set up a direct deposit relationship onto your Card. Direct deposits are electronic deposits made onto your Card through the ACH by a third party paying entity. You must enroll with the third party, using information that we will provide to you. Transfers from private personal accounts (banking accounts, PayPal accounts, etc,) and other transfers you make from personal deposit accounts are not considered direct deposits. We reserve the right to reject any direct deposit payments as part of our internal fraud, anti-money laundering/Bank Secrecy Act or other applicable policies. If your Card is funded by a third party, you authorize us to reverse such payments upon request of the third party.

6. FDIC Insurance. All funds loaded onto the Card are held in a custodial account with us on your behalf, and are insured by the Federal Deposit Insurance Corporation, subject to applicable limitations and restrictions of such insurance. Funds will not be credited to your Card for insurance purposes until received by us.

7. Funds Availability. Our policy is to make loaded funds available to you generally on the day the load occurs, but not later than the next business day. Electronic direct deposits will be available on the date we receive the funds. If you need the funds from a deposit right away, you should ask us when the funds will be available. Funds availability may be delayed if there is an emergency, such as failure of computer or communications equipment, or due to an actual or potential, internal or external investigation about funds potentially tied to illicit or illegal activity or for certain other reasons.

8. Using Your Card. Each time you use your Card, you authorize us to immediately reduce the funds available on your Card by the amount of the transaction plus applicable fees. You may not use your Card for online gambling or any illegal transactions. Except as otherwise provided in this Agreement, you are responsible for all transactions initiated by use of the Card. If you use your Card number without presenting your Card (such as for an internet purchase or bill payment transaction), the legal effect will be the same as if you used the Card. If you do not have enough funds loaded on your Card you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with other funds. These are called "split transactions" and some merchants do not permit them.

9. Shortages. You are not allowed to exceed the available funds on your Card. Nevertheless, if a transaction(s) exceeds the funds available on your Card (a "Shortage") you will be fully and immediately liable to us for the amount of the transaction and any applicable fees. You agree to immediately pay us for the Shortage and any applicable fees. If you ever owe us any amount under this Agreement, we have the right to use the funds on your Card to pay such amounts, and may offset any governmental benefits that are deposited into your Card, including Social Security benefits, to pay for such Shortage. Neither your death nor a legal adjudication of your incompetence revokes our authority to honor transactions against your Card until we have been notified of such fact and have a reasonable opportunity to act on it.

10. Authorization Holds. Except as provided in Section 19, you do not have the right to stop payment on any purchase transaction made with your Card. If you authorize a transaction and then fail to complete it, the approval may result in a hold for those funds. Merchants such as restaurants, hotels, gas stations, and car rental companies may initiate an authorization hold on your funds. Funds subject to an authorization hold will not be available for other purchases or ATM withdrawals. We cannot determine in advance if an authorization hold will exceed the amount of the final transaction, and we are not responsible for damages or losses of any type if a transaction is not completed because of a hold. We have no control over when a merchant settles a previously authorized transaction or releases a hold that you previously authorized.

11. PIN. If we give you a PIN, you may use your Card (i) to obtain cash from any ATM or (ii) at any POS device that requires entry of a PIN and bears at least one of the logos on the Card. You should keep your PIN secure and not write or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, as described in Section 17.

12. Returns and Refunds. If you are entitled to a refund for goods or services obtained with your Card, you will accept credits to your Card for such refunds. We post merchant refunds as soon we receive them, but have

no control over when a merchant sends a credit transaction. The refund may not be available on your Card for some period of time after the refund transaction occurs.

13. Foreign Transactions. If you make a transaction in currency other than U.S. Dollars, the Payment Network will convert the charge or credit into a U.S. dollar amount in accordance with its operating regulations or conversion procedures in effect at the time the transaction is processed. MasterCard International's regulations and procedures provide the currency conversion rate it uses is either: (1) a wholesale market rate or (2) a government mandated rate in effect on the day of the central processing date. For each transaction made in a country other than the U.S. or U.S. Territories, you will be assessed a charge equal to 1% of the U.S. dollar amount of the transaction.

14. Receipts and Transaction History

Receipts. You can generally get a receipt at the time you make a transfer using an ATM or POS terminal. You may not receive a receipt if the amount of the transfer is \$15 or less. You agree to retain your receipt to verify your transactions.

Card Balance and Transaction History. You may call us at the Customer Service number shown on your Card to obtain the current balance on your Card and to access certain transaction history information. Our voice response unit is available 24 hours a day. You may also view your Card transaction information online free of charge at www.consumercardaccess.com/peoplesbank. Card information may not be immediately updated for all transactions. If you wish to speak to a live Agent, Agents are available 8 AM – 8 PM EST, Monday - Saturday. You may request that a printed transaction history be mailed to you for a fee, as described in the Schedule of Fees and Transaction Limits.

15. Fees. You agree to pay all fees associated with the Card as set forth in the Schedule of Fees and Transaction Limits. All fees may be deducted from the funds on your Card even if as a result of the deduction your Card will have a negative balance. Whenever there are insufficient funds to cover fees on the Card, we may deduct the unpaid fees from future deposits you load to the Card.

16. Our Liability for Failure to Complete Transactions. If we do not complete a transfer to or from your Card on time or in the correct amount according to our agreement with you, we will be liable for your actual losses or damages proximately caused. However, there are some exceptions. We will not be liable, for instance: (a) If, through no fault of ours, you do not have enough funds available on your Card to make the transfer; (b) If the transfer would exceed the available balance on your Card; (c) If a merchant refuses to accept your Card; (d) If an ATM where you are making the transfer does not have enough cash; (e) If an electronic terminal where you are making a transfer was not working properly, and you knew about the breakdown when you started the transfer; (f) If access to your Card has been blocked after you reported your Card lost or stolen; (g) If there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (h) If we have reason to believe the requested transaction is unauthorized or made for an illegal purpose; and (i) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. There may be other exceptions stated in this Agreement. In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages, even if you advise us of the possibility of such damages.

17. Your Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your Card has been lost or stolen or if you think your PIN is no longer secure or confidential. Telephoning is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two 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 Card transaction history shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the earlier of the date you accessed your Card transaction history on which the transaction appeared, or the date we sent the FIRST written history on which the transaction appeared (but in either case not later than 120 days after the Card transaction posted), you may not get back any money you lost after the 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 may extend these time periods.

If you believe your Card has been lost or stolen or if you think your PIN is no longer secure or confidential or that someone has transferred or may transfer money from your Card without your permission, call: 1-800-374-6123 or write: P.O. Box 738, Marietta, OH, 45750-0738. We may have to deactivate or close your Card. We reserve the

right to investigate any claim you may make with respect to a lost or stolen Card or PIN, and you agree to cooperate with such investigation.

You may have additional rights under the Payment Network's rules.

18. Transfer Types and Limitations

- a) Card access. In accordance with this Agreement, you may use your Card to: (i) withdraw cash from your Card at participating ATMs and POS devices; (ii) pay for purchases at locations that have agreed to accept the Card; (iii) make deposits to your Card at participating Reload Locations; and (iv) make direct deposits to your Card through the ACH. Some of these services may not be available at all terminals or Reload Locations. We may also, at our discretion, offer a bill payment service to you. Your Card may not be used to instruct a third party entity to debit funds from your Card through the ACH (sometimes referred to as ACH debits).
- b) Limitations on Card activity. The Card will be subject to certain transaction limits (inclusive of all fees and charges as applicable), as set forth on the Schedule of Fees and Transaction Limits. We reserve the right to impose additional limitations based upon our internal fraud and anti-money laundering/Bank Secrecy Act policies. Additional transaction limitations and fees may be imposed by an ATM or POS network, an ATM operator or a merchant. All reloads and transactions of linked Cards will be considered together for purposes of the reload and transaction limits.

19. Preauthorized Payments

- a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular, recurring payments using your Card, you can stop any of these payments. Here's how: Call us at 1-800-374-6123 or write: P.O. Box 738, Marietta, OH, 45750-0738, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. You will not be charged for a stop payment order on recurring payments. If you order us to stop one of these payments and we receive your order three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your actual losses or damages proximately caused.

20. Information About Your Right to Dispute Error. In case of errors or questions about your electronic transfers, call: 1-800-374-6123 or write: P.O. Box 738, Marietta, OH, 45750-0738, as soon as you can, if you think an error has occurred relating to your Card transactions. We must hear from you within 60 days after the earlier of the date you accessed your Card transaction history on which the transaction appeared, or the date we sent the FIRST written history on which the transaction appeared (but in either case not later than 120 days after the transaction posted). You will need to tell us: your name and Card number; why you believe there is an error, and the dollar amount involved and when the error took place. 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 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, we will issue a credit to your Card within 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 us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days we may not issue a credit to your Card. For errors involving new Cards, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our 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.

21. ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or network in addition to any fee we may charge you. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

22. Miscellaneous Terms. This Agreement constitutes the entire agreement between you and us with respect to the Card. This Agreement will be governed by the laws of the United States and, where applicable, by the laws of the State of Ohio, whether or not you live in Ohio or use the Card in Ohio. If any provision of this Agreement is determined to be unenforceable under applicable law, the other provisions of this Agreement will remain valid and enforceable. We may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. If we do not enforce our rights under this Agreement in one situation, we are not giving up our rights to enforce such

right or other rights at a later time. Your Card, rights and obligations may not be assigned. We may assign our rights under this Agreement. Your Card is subject to all applicable rules of any clearinghouse, Payment Network or other association involved in transactions.

23. Communications. We may contact you from time to time regarding your Account. We may contact you in any manner we choose unless the law says that we cannot. For example, we may:

- (1) contact you by mail, telephone, email, fax, recorded message, text message or personal visit;
- (2) contact you using an automated dialing or similar device ("Autodialer");
- (3) contact you at your home and at your place of employment;
- (4) contact you on your mobile telephone;
- (5) contact you at any time, including weekends and holidays;
- (6) contact you with any frequency;
- (7) leave prerecorded and other messages on your answering machine/service and with others; and
- (8) identify ourselves, your relationship with us and our purpose for contacting you even if others might hear or read it.

Our contacts with you about your Prepaid Card are not unsolicited and might result from information we obtain from you or others. We may monitor or record any conversation or other communication with you. Unless the law says we cannot, we may modify or suppress caller ID and similar services and identify ourselves on these services in any manner we choose. When you give us or we obtain your mobile telephone number, we may contact you at this number using an Autodialer and can also leave prerecorded and other messages. We may do these things whether we contact you or you contact us.

If you ask us to discuss your *Account* with someone else, you must provide us with documents that we ask for and that are acceptable to us.

24. Cancellation and Card Closure. We may cancel, suspend or revoke your Card or this Agreement at any time in our sole discretion, including for suspected fraud or illegal activity or prolonged Card inactivity. A suspension may be temporary or permanent. You may cancel your Card by calling 1-800-374-6123. Our termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. Once your Card is closed, cancelled or suspended, you may no longer use your Card. You must notify all third parties who may have preauthorized transactions against your Card and have them redirect their transactions to another Card or account. We may, in our sole discretion, honor or reject transactions to your Card following closure, cancellation or suspension, and we will have no liability to you for such actions.

25. No Warranties. We are not responsible for the delivery, quality, safety, legality, or any other aspect of or any claims you might have regarding any goods or services you purchase with your Card. From time to time due to circumstances beyond our control, including but not limited to system failures, fires, natural disasters or other acts of God, our services may be inoperative, and when this happens, you may be unable to obtain information about your Card, or use your Card to pay for purchases, withdraw funds from ATMs or load funds. We will not be responsible or liable if this happens.

26. Online Access. To prevent unauthorized access to your Card, you agree to keep your online user name, password, challenge questions, and any other security or access information (collectively, "Access Information") confidential. We recommend that you memorize your Access Information and do not write it down. If you believe the security of your password or any other Access Information has been compromised in any way (for example, your password has been lost or stolen, someone has attempted to use our Card website under your user name without your consent, or your Card has been accessed), you must notify us immediately. Under certain circumstances, we may deny your access to our Card website or any part, in order to maintain or restore security or performance of the Card website or any other Peoples Bank sites and systems. We may do so if we reasonably believe your Access Information has been or may be obtained or is being or may be used by an unauthorized person(s). We may try to notify you in advance, but cannot guarantee we will do so.

27. Payroll Cards. You may obtain information about the amount of money you have remaining in your payroll card account by calling [telephone number]. This information, along with a 60-day history of account transactions, is also available on-line at www.consumercardaccess.com/peoplesbank. You also have the right to obtain a 60-day written history of account transactions by calling 1-800-374-6123, or by writing us at P.O. Box 738, Marietta, OH, 45750-0738

In Case of Errors or Questions About Your Payroll Card Account Telephone us at 1-800-374-6123, or Write us at P.O. Box 738, Marietta, OH, 45750-0738, or E-mail us at [online banking@peoplesbancorp.com](mailto:online_banking@peoplesbancorp.com) as soon as you

can, if you think an error has occurred in your payroll card account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-800-374-6123, or writing us at P.O. Box 738, Marietta, OH, 45750-0738. You will need to tell us:

- *Your name and [payroll card account] number.
- *Why you believe there is an error, and the dollar amount involved.
- *Approximately when the error took place.

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 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, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our 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.

If you need more information about our error-resolution procedures, call us at 1-800-374-6123, or visit www.peoplesbancorp.com.

28. Confidentiality. We may disclose information to third parties about your Card or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you give us your written permission; or (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.

List of all fees for Peoples Bank Prepaid Card		
All Fees	Amount	Details
Get Started		
Card Purchase	\$0.00	There is no fee for card purchase.
Monthly usage		
Monthly fee	\$5.00	
Add Money		
Direct Deposit	\$0.00	There is no fee for direct deposit.
Cash Reload	\$0.00	Locations may be found at www.consumercardaccess.com/peoplesbank
Get Cash		
ATM withdrawal (in-network)	\$0.00	“In-network” refers to the Peoples Bank or MoneyPass ATM Network. Locations can be found at www.peoplesbancorp.com/findlocation or www.moneypass.com/atm-locator.html .
ATM withdrawal (out-of-network)	\$2.00	This is our fee. “Out-of-network” refers to all the ATMs outside of the Peoples Bank ATM Network or MoneyPass ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer Service (automated or live agent)	\$0.00	No fee for calling our customer service line, including balance inquiries.
ATM balance inquiry (in-network)	\$0.00	“In-network” refers to the Peoples Bank or MoneyPass ATM Network. Locations can be found at www.peoplesbancorp.com/findlocation or www.moneypass.com/atm-locator.html .
ATM balance inquiry (out-of-network)	\$0.00	This is our fee. “Out-of-network” refers to all the ATMs outside of the Peoples Bank or MoneyPass ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	1%	Of the U.S. dollar amount of each transaction
Other		
Card Replacement	\$5.00	You will be charged \$5.00 each if your card has to be replaced.
Balance		You may have up to a \$10,000 balance on your Card at any time
Load Limitations		You may load up to \$2,500 of cash per day
		You may load up to \$2,500 per day by direct deposit
		You can load your card up to 2 times a day.
Withdrawals and Purchases		You may withdraw up to \$1,008 from ATM terminals per day.
		You may buy goods or services up to \$2,000 per day at retail locations.
		You may withdraw up to \$2,000 from a cash advance machine per day.
		Total amount of withdrawals and purchases shall not exceed \$3,000 per day.
!Transaction Cycle: Your transaction cycle begins on the date you first activate your card, and continues until that date the following month. If you activate on the 29th, 30th, or 31st of any month, your transaction cycle will begin on the 1st of the next month and continue to the 1st of the following month. Once established, your transaction cycle date remains the same each month, and will begin and end on the same date each month.		
For example, if you activate your card on the 15th of March, your transaction cycle date will be assigned to the 15th and run from the 15th of March to the 14th of April. On the 15th of April, a new transaction cycle will begin. If you activate your card on the 29th of March, your transaction cycle date will be assigned to the 1st of April and run from the 1st of April through the 30th of April. On the 1st of May your new transaction cycle will begin.		
For general information about prepaid accounts, visit cfpb.gov/prepaid		
If you have complaints about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint		
Your funds are eligible for FDIC insurance. Your funds will be held at Peoples Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Peoples Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.		
No overdraft/credit feature.		

Customer Service	For customer service or additional information regarding your Card, please contact us at: Peoples Bank 138 Putnam Street Marietta, OH 45750 1-800-374-6123 www.ConsumerCardAccess.com/peoplesbank
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