

**DAYFORCE WALLET PREPAID MASTERCARD
CARDHOLDER AGREEMENT**

This Cardholder Agreement (this “*Agreement*”) is between you and GO2bank, the issuer of your Dayforce Wallet Prepaid Mastercard® (“*Card*”). This Agreement includes any other terms and conditions incorporated by reference. By using your Card, or allowing someone else to use your Card, you agree to be bound by the terms and conditions contained in this Agreement. The fee schedule for your Account and your Card is provided with, and considered part of, this Agreement.

In this Agreement, “*you*,” “*your*,” and “*Cardholder*” mean the owner of the Card. “*Bank*,” “*we*,” “*us*,” and “*our*” mean GO2bank*, the issuer of the Account and the associated Card or anyone to whom we assign our rights. “*Green Dot*” means Green Dot Corporation, the third party that administers the Card program on behalf of the Bank. “*Employer*” means the company with which you are employed or that has otherwise directly or indirectly established this Account and associated Card for purposes of transferring wages, salary, or other related compensation. “*Card*” includes, as applicable: (i) the non-personalized card that came in the package provided by your Employer and (ii) the personalized card that you may receive. Your “*Account*” is a prepaid account, a non-interest-bearing transactional account that we maintain on your behalf, which is linked to your Card, that may receive incoming deposits and other credits and from which you may withdraw and/or spend money.

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING INDIVIDUAL ARBITRATION. THE TERMS OF THE ARBITRATION PROVISION APPEAR AT THE END OF THIS AGREEMENT.

Using Your Card

General. Your Card allows you to access funds loaded to your Account. You should treat your Card with the same care as you would treat cash. Your Account is intended for personal, family, or household use and not intended for business purposes. Your Account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card.

We do not offer companion cards. We may close your Account or refuse to process, suspend, or delay any transaction that we, in our commercially reasonable discretion, believe may violate the terms of this Agreement or represents illegal or fraudulent activity. You are responsible for notifying us immediately upon any change to your address, phone number, or email address. If your address changes to a non-U.S. address, we may close your Account and return funds to you in accordance with this Agreement. The Bank reserves the right to refuse to return any unused balance amount less than \$1.00.

*GO2bank also operates under the brands Green Dot Bank, GoBank and Bonneville Bank.

Personal Information You Will Need to Provide. To open and use your Account, you must be either (i) 18 years of age or older or (ii) 14-17 years of age with a valid consent obtained from a guardian as we may require, (ii) be a United States citizen or lawful permanent resident, and (iii) have a physical address in one of the 50 states of the United States, the District of Columbia, or Puerto Rico (collectively, the “*U.S.*”). 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 an account. As such, when you request a Card, we will ask for, or your Employer may provide us with, certain information, including, but not limited to, your name, street address, date of birth, Social Security Number, phone number, and other information that will allow us to identify you. In addition, from time to time, we may ask to see your driver’s license or other identifying documents and may ask you security questions. If we are unable to verify your identity, we will not issue a Card to you. We may also request additional identifying information and documentation from time to time in connection with your access to or use of certain Card features, functionality, and services.

Charges to Your Card and Receipts. Your Card is linked to your Account. Each time you use your Card to purchase goods or services, you authorize us to charge the amount against the money in your Account. You should get a receipt at the time you make a transaction or obtain cash using your Card. However, you may not get a receipt for some transactions that are the lesser of (a) \$15 or (b) amounts that we have agreed to provide receipts for, consistent with our relevant policies and procedures.

How to Get Card Balance and Transaction History. You may obtain information about the available balance for your Account by calling (800) 342-9167. This information, along with a 12-month history of Account transactions, is also available in the Dayforce Wallet mobile application (“*Mobile App*”). You also have the right to obtain at least 24 months of written history of Account transactions by calling (800) 342-9167 or by writing us at: Customer Care, P.O. Box 1070, West Chester, OH 45071. If you submit your request in writing, include your name and Card number. You will not be charged a fee for a written transaction history. You will not automatically receive periodic or paper statements for your Account.

Adding Funds to Your Account. Your Employer may add funds to your Account, called “loading,” by Automated Clearing House (“*ACH*”) loads (e.g., direct deposit). We only allow Employers to load funds onto the Account using this method of ACH. If you have arranged to have direct deposits made to your Account at least once every 60 days from your Employer, your Employer should tell you every time they send the direct deposit to your Account. You can also visit our Mobile App or call us at (800) 342-9167 to find out whether or not the deposit has been made. In addition, on-demand pay (“*ODP*”) that you initiate through the Mobile App (“*ODP Funds*”) may be loaded to your Account, but may not be subject to ACH.

Funds from direct deposits will generally be available on the day the Bank receives the transfer if received before 5 p.m. pacific time, and transfers of ODP Funds will generally be available within 10 minutes of a transfer request. In case of transmission error, or transfer irregularity, your ability to withdraw funds may be delayed. If this occurs, the funds will generally be available within five business days after the transfer.

We reserve the right to reject or limit transfers via direct deposit in our sole discretion and may reject or suspend any direct deposit or transfer that has identifying information that does not match the identifying information (such as name or Social Security Number) that we have on file for you.

Instant Transfer. If we in our discretion make the Instant Transfer service available to you and provided you have an activated physical personalized Card, you can, subject to applicable fees, use the Instant Transfer service through the Mobile App to make near real-time transfer of funds from your Account to another bank account in your name at a U.S. financial institution that is associated with an eligible Visa-, MasterCard-, or Discover-branded bank-issued debit or reloadable prepaid card that accepts such transfers (each such card, an “**Eligible External Debit Card,**” and such type of transfer, an “**Instant Transfer**”). Not all types of accounts are eligible for the Instant Transfer service and although Instant Transfers generally are processed within minutes of your request, it could take longer in some cases. The financial institution that holds the Eligible External Debit Card may take additional time to deposit the funds from an Instant Transfer. We cannot guarantee the timely delivery or return of funds as a result of a failure of another financial institution to act in a timely manner. In addition, we may delay or suspend the processing

of an Instant Transfer for security and fraud purposes and as otherwise specified in this Agreement. You agree that you will have sufficient available money in your account to cover the amount of any Instant Transfer that you request, plus any applicable fees. If you do not, we may reject the Instant Transfer. We will remove the money that you have designated to be transferred from your Account and any applicable fees when you submit the Instant Transfer request to us.

Although we may use any means to execute an Instant Transfer, funds are normally transferred via the payment network associated with your Eligible External Debit Card.

Rolling 7-day aggregate and 30-day aggregate limits of Instant Transfers apply, up to \$500 in a rolling 7-day period and up to \$1,500 in a rolling 30-day period. In addition, the amount of an Instant Transfer, plus applicable fees, cannot exceed the available balance in your Account at the time the transfer is initiated.

Money Transfer Out Transactions. You can, subject to applicable fees, use Money Transfer Out to transfer up to an aggregate of \$5,000 daily. However, effective no earlier than February 1, 2024, during the first 7 days your Account is open, the maximum amount of Money Transfer Out transactions is \$500 in the aggregate. A “**Money Transfer Out**” transaction refers to a near real-time transfer of funds from your Card to another network-branded account (e.g., a Visa or Mastercard prepaid or debit card) that is authorized via a third-party platform (e.g., loading of a prepaid card account, moving funds into another financial account, external P2P transactions, or adding value to a digital wallet). As the transaction is authorized via a third-party platform, our exact fees may not be viewable simultaneously with the transaction, and we are not responsible for any costs or losses incurred if transfers are not permitted or are restricted or delayed.

How to Close Your Account. You may close your Account at any time by calling (800) 342-9167.

Limits on the Use of Your Card

Your Obligation for Negative Balances. You may not perform transactions that exceed the available balance of your Account, and we generally will not authorize or pay transactions that exceed the available balance of your Account. Please note, however, that certain instances like the assessment of a fee may result in a negative balance in your Account. In addition, some merchants: (i) may not check with us for authorization of the transaction amount; (ii) may check with us for authorization of the transaction amount but later present a transaction for payment that is for a higher amount; or (iii) may not timely present a transaction to us for payment, and therefore some transactions may be paid from your Account even if the available balance of your Account is insufficient, resulting in a negative balance in your Account. You are fully liable for the amount of any negative balance on your Account. If your Account has a negative balance, we may deduct the negative balance amount from any current or future funds in your Account or any other card or account you maintain with the Bank. We may also offset any negative balance with any accrued unpaid rewards earned on your Account.

General Limits on the Use of Your Account. In addition to the limits below, the Bank reserves the right to impose additional limits on the individual and aggregate number of transactions and the corresponding dollar amounts that may be transacted through your Account, subject to applicable law.

Balance, Load, Withdrawal, and Spend Limits*	
Balance and Load Limitations	Limit
Maximum Card balance	\$20,000
Maximum amount of ACH credits	\$10,000 per day
Withdrawal Limitations	Limit
Maximum number of ATM withdrawals	10 per day

Maximum amount of ATM withdrawals	\$500, including \$10 in fees per day
Maximum amount of over-the-counter cash withdrawals	\$10,000 per day
Maximum amount of funds transfer from your Account using ACH out	The minimum amount of any single outbound ACH transfer is \$1, and the maximum amount of any single outbound ACH transfer is \$20,000. Subject to the foregoing and available balance, you can use ACH transfer to transfer up to an aggregate of \$40,000 in a rolling 30-day period.
Maximum amount of Instant Transfers	Effective no earlier than January 23, 2024, \$500 in a rolling 7-day period and \$1,500 in a rolling 30-day period.
Maximum amount of Money Transfer Out	\$5,000 daily. However, effective no earlier than February 1, 2024, during the first 7 days your Account is open, the maximum amount of Money Transfer Out transactions is \$500 in the aggregate.
Spend Limitations	Limit
Maximum amount of point-of-sale and withdrawal transactions**	\$10,000 per day
<p>* Third parties may impose additional limitations.</p> <p>** Limit is based on aggregate i) point-of-sale purchase, ii) point-of-sale withdrawal, iii) ATM withdrawal, and iv) over-the-counter cash withdrawal amounts.</p>	

We also reserve the right to limit or block the use of your Card in certain foreign countries in our commercially reasonable discretion due to fraud or security concerns or to comply with applicable law. In addition, to prevent fraud and maintain the security of your Account, additional limits apply to the use of your Account. For fraud and security reasons, we may impose additional commercially reasonable limits, at any time and without notice, on the amount, number, and type of transactions you can perform with your Account and on any funding of your Account.

We may refuse to process any transaction that we believe may violate the law or the terms of this Agreement. You agree that you will: (i) not use your Card or Account at unlawful domestic or international gambling websites, or at payment processors supporting unlawful gambling websites, or to purchase illegal goods or services; (ii) promptly notify us of any loss or theft of your Card; and (iii) promptly notify us of the loss, theft, or unauthorized disclosure of any PIN used to access your Account. We may refuse to issue a Card, refuse to allow you to sign up for an Account, revoke or suspend your Account privileges, or cancel your Card or Account with or without cause or notice, other than as required by applicable law. You cannot sell or transfer your Card or Account to anyone else, and it can only be used by you or someone you authorize. If you authorize anyone else to use your Card or Account, you are responsible for all transactions made by that person, even if they exceed the authorization granted.

Money In Your Account May Be Held Until a Transaction is Completed. When you use your Card to pay for goods or services, certain merchants may ask us to authorize or “hold” the transaction in advance and may estimate the final purchase amount. Until such transaction finally settles, you will not be able to use the money in your Account that is “on hold.” We will only charge your Account for the correct amount of the final transaction, however, and we will release any remaining amount when the transaction finally settles.

Other Rights and Obligations Regarding Errors, Unauthorized Transfers, Failure to Make

Transfers, and Pre-authorized Payments

In Case of Errors or Questions About Your Account. Call us at (800) 342-9167 or write to us at: Customer Care, P.O. Box 9, West Chester, OH 45071 as soon as you can if you think an error has occurred in your Account. We must allow you to report an error until 60 days after the earlier of: (i) the date you electronically accessed your Account, provided the error could be viewed in the electronic history; or (ii) 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 (800) 342-9167 or by writing us at: Customer Care, P.O. Box 9, West Chester, OH 45071. When notifying us, you will need to tell us: (i) your name and Card number; (ii) why you believe there is an error and the dollar amount involved; and (iii) 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 provide a provisional credit to your Account within 10 business days for the amount you think is in error, so that you will have the use of the value during the time it takes us to complete the 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 or point-of-sale or foreign-initiated transactions involving your Account, we may take up to 90 days to investigate your complaint or question. For errors involving new Accounts, we may take up to 20 business days to provisionally 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.

Your Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or funds have been transferred from your Account without your permission. Reporting such loss, theft, or unauthorized transfer by calling us at (800) 342-9167 is the best way of keeping your possible losses down. You could lose all the money in your Account. 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 Account 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 that we could have stopped someone from using your Account without your permission if you had told us, you could lose as much as \$500. (Note: Since your Card is a Mastercard card, you will not be held responsible for unauthorized transactions processed by Mastercard if you used reasonable care in protecting your Card from loss or theft and notify the Bank immediately of any unauthorized use.)

Also, if your electronic or written transaction history shows transfers 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: (i) the date you electronically access your Account, if the transfers could be viewed in your electronic history, or (ii) the date we sent the FIRST written history of your Account transactions on which the transfers appeared, 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 from your Account 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.

You Must Notify Us of Lost or Stolen Cards/Unauthorized Activity. You agree to notify us of the loss, theft, or unauthorized disclosure of any number or PIN that might be used to access Account funds. If you believe your Card has been lost or stolen or that someone has transferred or may transfer value from your Account without authorization, contact us at the address or phone number listed above in "In Case of Errors or Questions About Your Account." You agree to cooperate reasonably with us and our agents and service providers in our attempts to recover funds from, and to assist in the prosecution of, any unauthorized users of your Card or Account. You agree that any unauthorized use does not include use by a person or

merchant to whom you have given authority to use your Card, PIN, or Account and that you will be liable for all such uses by such person or merchant.

Our Liability for Failing to Make Transfers. If we do not complete a transaction to or from your Account on time or in the correct amount according to this Agreement, we may be liable under section 910 of the Electronic Fund Transfer Act (Title IX of the Consumer Credit Protection Act, 15 U.S.C. §§ 1693 *et seq.*).

However, there are some exceptions. We will not be liable, for instance: (i) if, through no fault of ours, your Account has insufficient funds for the transaction or sufficient funds are unavailable for withdrawal (for example, because they have not been finally collected or are subject to legal process); (ii) if the ATM where you are making the transfer does not have enough cash; (iii) if a computer system, ATM, or POS terminal was not working properly and you knew about the problem when you started the transaction; (iv) if a merchant refuses to honor the Card; (v) if circumstances beyond our control (such as fire, flood, pandemic, terrorist attack, or national emergency) prevent the transaction, despite reasonable precautions that we have taken; (vi) if you attempt to use a Card that has not been properly activated; (vii) if the Card has been reported as lost, stolen, or compromised or has been suspended by us, if we have limited or revoked your Card privileges, or if we have reason to believe the transaction is not authorized by you; or (viii) as otherwise provided in this Agreement.

Right to Stop Pre-authorized Payments. If you have told us in advance to make regular payments from your Account, you can stop any of these payments. To do so, call us at (800) 342-9167 or write us at Customer Care, P.O. Box 1070, West Chester, OH 45071 at least three business days before the payment is scheduled to be made. If we do not receive your request at least three business days before the scheduled payment date, we may attempt, in our sole discretion, to stop the payment, but we assume no responsibility for our failure or refusal to do so. 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. If we do not receive the written request within 14 days after you call, we may honor subsequent payments from your Account. Unless you tell us that all future payments to a specific recipient are to be stopped, we may treat your stop-payment order as a request concerning one specific payment only. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be fully liable for your associated losses or damages to the extent provided by applicable law.

If these regular payments may vary in amount, the person you are going to pay should tell you, a reasonable time before each payment, when it will be made and how much it will be. Please note that the person you are going to pay may give you the option of receiving notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

Other Rights and Terms

Disputes with Merchants. Neither the Bank nor Green Dot is responsible for the delivery, quality, safety, legality, or any other aspect of goods and services that you purchase from others with your Card.

Foreign Transactions. If you conduct a transaction in a currency other than U.S. dollars, the merchant, network, or card association that processes the transaction may convert any related debit or credit to U.S. dollars in accordance with its then-current policies. Mastercard currently use a conversion rate that is either: (i) selected from a range of rates available in the wholesale currency markets (note: this rate may be different from the rate the association itself receives) or (ii) a government-mandated rate. The conversion rate may be different from the rate in effect on the date of your transaction and the date it is posted to your Account. In addition to the conversion rate, you will be charged a fee for foreign transactions as disclosed in the fee schedule. If a foreign transaction results in a credit due to a return, we may not refund any fee that may have been charged on the original foreign transaction.

FDIC Insurance. The money credited to your Account will be held in a custodial account at the Bank on your behalf. Your funds held in this custodial account are insured up to the maximum limit provided by the

FDIC. GO2bank also operates under the brands Green Dot Bank, GoBank and Bonneville Bank. Deposits under any of these trade names are deposits with a single FDIC-insured bank, Green Dot Bank, and are aggregated for deposit insurance coverage.

Telephone and Electronic Communication Monitoring/Recording. You agree that we may monitor and record your telephone and electronic communications with us at any time, without further notice to you or any party to the communication.

Information Given to Third Parties. We may disclose information to third parties about you, your Account, and your Account transactions: (i) where it is necessary or helpful for completing transactions; (ii) in order to verify the existence and condition of your Account for a third party (e.g., a merchant); (iii) in order to comply with government agency or court orders; (iv) if you give us your consent; (v) to service providers who administer your Account or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services; (vi) in order to identify, prevent, investigate, or report possible suspicious or illegal activity; (vii) in order to issue authorizations for transactions on your Card; and (viii) as permitted by our Privacy Policy. Please see our Privacy Policy included with the issuance of this Card or contained in the Account, Legal section of your Mobile App for further details. We can also disclose information that is not personally identifiable for other purposes.

Notices. We may send notices to you at the last postal address we have on file for you in our records. If you signed up for electronic delivery of disclosures, we will send notices to you by email at the email address we have on file for you in our records. If you have more than one Card, we will send you only one notice.

Change in Terms. Subject to applicable law, we may at any time add to, delete, or change the terms of this Agreement by sending you a notice (unless otherwise stated in this Agreement that no notice shall be required). We may not give you advance notice if we need to make the change immediately in order to comply with applicable law or to maintain or restore the security of your Account or any related payment system. If any such change becomes permanent and disclosure to you of the change would not jeopardize the security of your Account or any related payment system, we will provide notice to you within 30 days from the making of the change or as otherwise permitted or required by law. Your continued use of the Card and/or Account following any addition, deletion, or change to this Agreement shall constitute your consent to such modifications to the Agreement. See "Notices" above for information on where we will send any notices.

Dayforce. This Agreement does not address your rights and responsibilities with respect to ODP. For additional information on your rights and responsibilities with respect to ODP, please refer to the Mobile App.

Our Business Days. Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of Utah. Customer Service hours may differ.

Governing Law/Jurisdiction. This Agreement will be governed by and interpreted in accordance with federal law and, to the extent federal law does not apply, by the laws of the State of Utah. You consent and submit to the exclusive jurisdiction of the state and federal courts located in Salt Lake City, Utah with respect to all controversies arising out of or in connection with the use of your Account and this Agreement that are not subject to arbitration or to any proceedings to enforce the arbitration provision or to confirm or vacate an arbitration award. Note: If our records reflect that the owner of the Account is a resident of Illinois, the laws of the State of Illinois, rather than Utah, shall apply to the extent federal law does not apply, and all controversies arising out of or in connection with the use of the Account and this Agreement that are not subject to arbitration or to any proceedings to enforce the arbitration provision or to confirm or vacate an arbitration award shall be brought by us in the state and federal courts of Illinois.

Entire Agreement; Severability. This Agreement sets forth the entire understanding and agreement

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

Disclaimer of Warranties. EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT OR REQUIRED BY LAW, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING YOUR ACCOUNT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

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

ARBITRATION NOTICE

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS.

Acknowledgment of Arbitration. Your Account is being made available and priced by the Bank on the basis of your acceptance of the following arbitration provision. By using your Card or Account, you acknowledge that you are giving up the right to litigate Claims (as defined below) if either party elects arbitration of the Claims pursuant to this provision, except as otherwise expressly provided herein, and you hereby knowingly and voluntarily waive the right to trial of all Claims subject to this Agreement. You further acknowledge that you have read this arbitration provision carefully, agree to its terms, and are entering into this Agreement voluntarily and not in reliance on any promises or representations whatsoever except those contained in this Agreement.

Arbitration of Claims. Except as expressly provided herein, any claim, dispute, or controversy (whether based upon contract; tort, intentional or otherwise; constitution; statute; common law; or equity and whether pre-existing, present, or future), including initial claims, counter-claims, cross-claims, and third-party claims, arising from or relating to: (i) your Card or Account; (ii) any service relating to your Card or Account; (iii) the marketing of your Card or Account; (iv) this Agreement, including the validity, enforceability, interpretation, scope, or application of this Agreement and this arbitration provision (except for the prohibition on class or other non-individual claims, which will be for a court to decide); and (v) any other agreement or instrument relating to your Card or Account or any related service (“*Claim*”) will be decided, upon the election of you or the Bank (or Green Dot or the Bank’s agents, employees, successors, representatives, affiliated companies, or assigns), by binding arbitration. Arbitration replaces the right to litigate a claim in court or to have a jury trial. The American Arbitration Association (“AAA”) will serve as the arbitration administrator. You may obtain copies of the current rules, forms, and instructions for initiating an arbitration with the AAA by contacting the AAA as follows: online at <https://www.adr.org> or

by writing to the AAA at: American Arbitration Association, Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043.

Other Claims Subject to Arbitration. In addition to Claims brought by either you or the Bank, Claims made by or against Green Dot or by or against anyone connected with you or the Bank or claiming through you or the Bank (including an employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy) will be subject to arbitration as described herein.

Exceptions. We agree not to invoke our right to arbitrate any individual Claim you bring in small claims court or an equivalent court so long as the Claim is pending only in that court. This arbitration provision also does not limit or constrain the Bank's right to interplead funds in the event of claims to Account funds by several parties.

Individual Claims Only. Claims may be submitted to arbitration on an individual basis only. **Claims subject to this arbitration provision may not be joined or consolidated in arbitration with any Claim of any other person or be arbitrated on a class basis, in a representative capacity on behalf of the general public or on behalf of any other person, unless otherwise agreed to by the parties in writing.** However, co-applicants and authorized users of a single Card and/or related cards are considered as one person, and the Bank, its officers, directors, employees, agents, and affiliates are considered as one person.

Arbitration Fees. If you initiate arbitration, the Bank will advance any arbitration fees, including any required deposit. If the Bank initiates or elects arbitration, the Bank will pay the entire amount of the arbitration fees, including any required deposit. The Bank will also be responsible for payment and/or reimbursement of any arbitration fees to the extent that such fees exceed the amount of the filing fees you would have incurred if your Claim had been brought in the state or federal court nearest your residence with jurisdiction over the Claims.

Procedure. A single arbitrator will resolve the Claims. The arbitrator will be a lawyer with at least ten years' experience or who is a former or retired judge. The arbitration will follow the AAA's rules and procedures in effect on the date the arbitration is filed, except when there is a conflict or inconsistency between the AAA's rules and procedures and this arbitration provision, in which case this arbitration provision will govern. Any in-person arbitration hearing for a Claim will take place within the federal judicial district in which you live or at such other reasonably convenient location as agreed by the parties. The arbitrator will apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1 *et seq.* (the "*FAA*"), and will honor all claims of privilege and confidentiality recognized at law. All statutes of limitations that would otherwise be applicable will apply to any arbitration proceeding. The arbitrator will be empowered to grant whatever relief would be available in court under law or in equity. Any appropriate court may enter judgment upon the arbitrator's award. This arbitration provision is made pursuant to a transaction involving interstate commerce and will be governed by the FAA.

Rev. Dec. 2023

Dayforce Wallet

CARDHOLDER AGREEMENT SUPPLEMENT

This document supplements, and is a part of, your Cardholder Agreement. This supplement describes exceptions to the fees disclosed in the Cardholder Agreement. As between this supplement and the fee disclosed in the Cardholder Agreement, the lowest fee will apply.

PENNSYLVANIA

Receiving your wages on this card is voluntary. You may request that your employer pay you via other means such as ACH or paper check. Third parties may assess fees in addition to the fees assessed by the card issuer.

CONNECTICUT

Your use of the card is voluntary. You may request that your employer pay you via other means such as ACH or paper check. You may obtain all the funds on your card by visiting a financial institution and requesting a Teller Assisted Cash Withdrawal at no cost. Please note that third parties may charge fees in addition to the fees set forth in the Fee Schedule. You are eligible to receive written transaction histories every month at no cost for a term of twelve months, and can request to receive these transaction histories automatically by calling customer service.

NEW YORK

Your employer may not require you to accept wages by payroll debit card. Your consent to receive wages is not valid until after 7 days from consent, and may be withdrawn in the future, by notifying your employer. You must be provided access to receive your full wages.

You can view available in-network ATMs by using the ATM locator in the Dayforce Wallet mobile application.

Banking services are provided by, and the Dayforce Wallet Prepaid Mastercard is issued by, GO2bank, Member FDIC, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

GO2bank also operates under the following registered names: Green Dot Bank, GoBank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW 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 an account. What this means for you: When you open an 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 your driver's license or other identifying documents.

**You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.**

Monthly Fee	Per Purchase	ATM Withdrawal	Cash reload
\$0	\$0	\$0.00 in-network \$2.50 out-of-network	N/A

ATM balance inquiry (in-network or out-of-network) \$0

Customer service (automated or live agent) \$0

Inactivity \$0

We charge 4 other types of fees.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement.

List of All Fees for the Dayforce Wallet Prepaid Mastercard

All fees	Amount	Details
Get cash		
ATM withdrawal (in-network)	\$0.00	“In-network” refers to all ATMs in our network that are surcharge-free. In-network ATMs can be found using the ATM locator in the Dayforce Wallet mobile application.
ATM withdrawal (out-of-network)	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM withdrawal decline (in-network)	\$0.00	You will not be charged a fee when you attempt an ATM cash withdrawal at an in-network ATM, but the withdrawal is declined due to insufficient funds in your Account. “In-network” refers to all ATMs in our network that are surcharge-free. In-network ATMs can be found using the ATM locator in the Dayforce Wallet mobile application.
ATM withdrawal decline (out-of-network)	\$0.00	You may be charged a fee by the ATM operator, even if you do not complete a transaction, if you attempt an ATM cash withdrawal at an out-of-network ATM, but the withdrawal is declined due to insufficient funds in your Account.
Information		
ATM balance inquiry (out-of-network)	\$0.00	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 purchase transaction – PIN or signature	3% plus \$2.50	This is our fee. This fee is based on the U.S. dollar amount of the transaction. This fee will be assessed when the transaction posts to your Account.
International ATM withdrawal	3% plus \$2.50	This is our fee. 3% of the U.S. dollar amount of the transaction plus \$2.50 will be assessed each time your Card is used for an international ATM withdrawal. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM withdrawal decline	\$0.00	You may be charged a fee by the ATM operator, even if you do not complete a transaction, if you attempt an ATM cash withdrawal at an international ATM, but the withdrawal is declined due to insufficient funds in your Account.
International ATM balance inquiry	\$0.00	You may be charged a fee by the ATM operator, even if you do not complete a transaction.

Other		
Instant Transfer to an eligible card. The Instant Transfer feature and associated fees will be effective no earlier than January 23, 2024.	2%	This is our fee. 2% of the amount transferred, rounded to the nearest cent, subject to a minimum fee of \$0.60 and a maximum fee of \$10.00 per transfer. This fee is charged when you make an Instant Transfer, and is debited, together with the transfer amount, from your Account.
Money Transfer Out to an eligible card or account. The Money Transfer Out fees will be effective no earlier than February 1, 2024.	2%	This is our fee. 2% of the amount transferred, rounded to the nearest cent, subject to a minimum fee of \$0.90 and a maximum fee of \$10.00 per transfer. This fee is charged when you make a Money Transfer Out, and is debited from your Account.
Card Replacement - Express Delivery	\$24.95	Per lost, stolen, or damaged Card replaced with express delivery (generally within 2-3 business days). There is no fee for a replacement Card delivered on a non-express basis, within 7-10 calendar days.
<p>Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Green Dot Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Green Dot Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details. Green Dot Bank operates under the following registered trade names: GO2bank, GoBank, and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage.</p> <p>No overdraft/credit feature.</p> <p>Contact Customer Service by calling (800) 342-9167 or by mail at Customer Care, P.O. Box 1070, West Chester, OH 45071.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.</p>		

FACTS**WHAT DOES GO2BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ account transactions and purchase history ■ transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 GO2bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GO2bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-800-342-9167
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What we do	
How does GO2bank 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 GO2bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or make deposits or withdrawals from your account ■ show your driver's license or provide account information ■ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of GO2bank (such as our parent bank holding company Green Dot Corporation) and tax processing services companies, such as Santa Barbara Tax Products Group, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>GO2bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>GO2bank doesn't jointly market.</i>
Other important information	
Depending on where you live, you may have additional privacy protections under state law. We will comply with applicable state laws before sharing nonpublic personal information about you. We may do this by sending a separate notice of those rights to you. For example, if you are a resident of California, Illinois, North Dakota, or Vermont, we will not share with nonaffiliates except for our everyday business purposes or with your consent.	