

West Virginia University's Prepaid Card Program

Welcome to West Virginia University's Prepaid Card Program! As a Payee, you can use your card in several different way.

Payee's can use the card as a standard debit card, ATM or bank withdrawal, POS cash back or transfer to existing bank accounts (\$2 fee). Payees can withdraw cash without fees by:

- Using any MoneyPass ATM to avoid fees. These ATMS can be located by using moneypass.com.
- Going into a bank that accepts MasterCard and obtaining cash through a walk-up bank teller.
- All retail point of sale or POS with a cashback option.

A default Personal Identification Number (PIN) was set on your card of 0 + the CV Code on the back of your card. Please see Section 2 for how to update your PIN.

Please read these Terms and Conditions carefully and keep them for your records. Sign your Card immediately. By accepting and using your Card, you (the cardholder) agree to these Terms and Conditions with us (Renasant Bank).

This Card is not a credit card. It is a prepaid card that allows you to access funds placed on the Card. You will not receive any interest on your funds on the Card. You can use the Card to withdraw cash from MasterCard® ATMs or ATMs with any of the logos shown on the back of the Card and to pay for purchases at merchants accepting Prepaid MasterCard® cards or other participating network merchants but only up to the balance of prepaid funds available on your Card. This Card is our property and may not be transferred to anyone else. We may revoke the Card at any time without cause or notice. You must surrender a revoked Card and you may not use an expired or revoked Card. You, the Cardholder, affirm that you are 16 years of age or older.

To help the government fight the funding of terrorism and money laundering activities, Vincent Payment Solutions, on behalf of the card issuer, will need to establish your identity via the collection of your name, address, date of birth, and other identifying information. We may also ask to see your driver's license or other identifying documents. All such identifying information will be handled in accordance with applicable federal laws governing the privacy of such information.

Federal law and the rules and regulations of the Federal Reserve Board shall govern this Agreement. If federal law does not apply, the laws of the Commonwealth of Pennsylvania shall govern this Agreement. If there is any conflict between this Agreement and any law or regulation, this Agreement shall be considered changed as necessary to comply with such law or regulation. We may waive any part of this Agreement, but any such waiver shall be effective only on that occasion.

Section 1. CONTACT INFORMATION

Please call 1-888-743-8863 if you believe your Card has been lost or stolen or that someone has used or attempted to use your Card without your permission. Immediately reporting a threat to your Card is the best way to limit your possible losses.

Section 2. USING YOUR CARD

You may use your Card immediately after activation of the Card and the Personal Identification Number (PIN). Be sure to choose a PIN that is easy for you to remember but may be difficult for someone else to guess. You may change your PIN or check your balance and transaction activity through an Interactive Voice Response (IVR) system, 1-888-743-8863, or website, www.paynuver.com.

The Card and PIN are provided for your use and protection. Do not tell anyone the PIN or record it on the Card. You are liable for transactions made by someone you have given your Card to.

Any business that accepts your Card may require an approval or authorization for a transaction. We may not authorize the transaction if it is more than the amount available on the Card. In the event the purchase exceeds the balance on the card (overdraft), you will be fully liable for the amount of the transaction and any applicable fees. The amount of the overdraft may be deducted from funds later deposited on the Card.

If you use your Card number without presenting your Card, the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card. You may not use your Card for any illegal transaction.

The Card balance does not expire. The Card is subject to all applicable state escheat.

Section 3. FEES AND SERVICES

The Fees in Exhibit A apply as soon as your Card is activated. It is your responsibility to make certain that there are sufficient funds available for the transactions you are attempting.

ATM Usage

You agree not to make withdrawals that exceed the balance available on your Card. When any cash is withdrawn from an ATM, the amount available on your Card shall be reduced by the amount of that withdrawal.

POS Usage

You agree not to make purchases that are more than the balance available on your Card. When a purchase is made using your Card, the balance available on your Card shall be reduced by the amount of that purchase even if the transaction is not actually posted to your Card until a later date. If you authorize a transaction and then do not make that purchase as planned, the approval may result in a hold for that amount of funds for up to ten (10) days. You do not have the right to stop payment on any purchase originated through your Card. You may not preauthorize regular payments through the Card.

Some merchants may not accept split transactions – for example, paying for part of the purchase with the Card and for the balance with another form of payment. Neither we, not MasterCard®, nor any processor is responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Card. **YOU MUST RESOLVE ALL DISPUTES ABOUT THE QUALITY OF GOODS OR SERVICES PURCHASED WITH THE MERCHANT THAT ACCEPTED YOUR CARD.**

Balance and Transaction Inquiries

You can review your Card balance and transaction activity by calling toll free 1-888-743-8863 or by visiting the website www.paynuver.com . This information is available to you 24 hours a day, seven days a week.

ATM Surcharges

An ATM owner or operator may impose a surcharge for you to use the ATM. The amount of the surcharge should be disclosed at the ATM. Any such surcharge will be deducted from the balance of your Card, along with the amount withdrawn from the ATM and the fees that apply in accordance with the Cardholder Fee Schedule.

Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds.

Foreign Transactions

If you make a transaction in a currency other than in U.S. Dollars, the foreign amount will be converted into U.S.Dollars. This conversion will be at the MasterCard® exchange rate plus a currency conversion fee of up to 2.00% of the amount of the transaction. The conversion may occur on a date subsequent to the date of the transaction; and, as such, the rate of conversion may be different at that time than at the time of purchase. Cardholder agrees to pay the converted amount.

Section 4. DISCLOSURE OF ACCOUNT INFORMATION

We will disclose information to third parties about your Card or the transfers you make:

- Where it is necessary to complete the transaction.
- To verify the existence and condition of your Card.
- Where there has been unauthorized use of your Card.
- To comply with government agency or court orders.
- If you give us permission.
- For analytical purposes
- To our employees, auditors, affiliates, service providers, attorneys or collection agents in the course of their duties or to protect you or the interest of Renasant Bank and TransCard, LLC.

Section 5: RECEIPTS AND STATEMENTS

Terminal Receipts – You will get a receipt at the time you use your Card to make a withdrawal at an ATM or a purchase at an electronic POS Terminal.

Periodic Statement – Periodic statements for the Card are available in electronic format at www.paynuver.com . The information will remain on the website for at least 90 days. If you elect to receive a printed paper statement by mail, a fee will be applied each month the statement is mailed.

Section 6. OUR LIABILITY

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 losses or damages. However, there are some exceptions. We will not be liable , for instance:

- If, through not fault of ours, you do not have enough value available on 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 access to your Card has been blocked after you reported your Card lost or stolen;
- If we have reason to believe the requested transaction is unauthorized;
- If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction despite reasonable precautions that we have taken;
- Any other exception stated in our Agreement with you

Section 7. CIVIL ACTION

You may bring a civil action against any person violating any provision of Pennsylvania Statutes governing consumer privacy and unauthorized withdrawals.

Section 8. ERROR RESOLUTION

In order to dispute errors or questionable transactions, you must register your Card through www.paynuver.com or through the IVR and submit the required information. In case of any errors or questions about transactions from use of your Card or if there are transactions on your Card that you did not make, call 1-888-743-8863 or write to TransCard Customer Service, 6125 Preservation Drive, Chattanooga, TN 37416 and report the matter as soon as possible. You must report errors or questionable transactions no later than 60 days from the date of the original transaction. You must provide the following information:

- Your name and Card number
- Describe the error or the transaction about which you are unsure. Explain as clearly as you can why you believe it is an error or why you need more information.
- The date and the dollar amount of the suspected error.

We may require you to send your complaint or question in writing within ten (10) business days. We will tell you the results of our inquiry within 10 business days after we hear from you. If we need more time, we may take up to 45 days (or 90 days for transactions outside of the United States), and we may recredit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive that written confirmation within 10 business days, we will not recredit your account.

We will tell you the results within three (3) business days of completing the investigation via written correspondence. You may ask for copies of the documents that we used in our investigation.

Section 9. YOUR LIABILITY

IF YOU NOTIFY US WITHIN TWO (2) BUSINESS DAYS, YOU CAN LOSE NO MORE THAN \$0 IF SOMEONE USED YOUR CARD WITHOUT YOUR PERMISSION. IF YOU DO NOT NOTIFY US WITHIN TWO (2) BUSINESS DAYS AFTER YOU LEARN OF THE LOSS OR THEFT OF YOUR CARD AND WE CAN PROVE THAT WE COULD HAVE STOPPED SOMEONE FROM USING YOUR CARD WITHOUT YOUR PERMISSION IF YOU HAD PROMPTLY NOTIFIED US, YOU COULD LOSE AS MUCH AS \$50.

Taxes

You acknowledge and agree that we are not obligated to determine whether any federal, state, or local taxes apply to any transaction involving the use of your Card, nor are we responsible for collecting, remitting or reporting any sales, use, income, or other taxes arising from any such transactions.

Section 10. AMENDMENT

These Terms and Conditions are the entire Agreement between the parties. We may delay or not claim any of our rights at any time without giving up any of our rights at any future time. Except as required by law, we may change these Terms and Conditions and any Card services at any time. You agree that we can give you notice of any changes by posting a notice at the Internet address set forth above. Such changes will be effective immediately.

Section 11. TERMINATION

We may end this Agreement or any of the services that are described here by giving you written notice. You may, at any time, end this Agreement, or any of the services to which you subscribe, by giving written notice. Termination will not affect any of your rights or your obligations that arose from this Agreement before termination.

Exhibit A – Limitations of Use and Cardholder Fees

- The maximum balance on your card is \$10,000
- The maximum amount that can be withdrawn by ATM per day is \$500
- We may impose restrictions on your Card at any time, including restrictions on (a) the number of transactions allowed per day, (b) the dollar amount of transactions, and (c) your ability to use the Card at an ATM.

Monthly Dormancy Fee	\$2.00 (Assessed after 390 days of inactivity)
Balance Inquiry	\$0.00
ATM Withdrawal Domestic	\$1.25 (One free ATM withdrawal per load)
ATM Inquiry/Decline Domestic	\$0.00
ATM Withdrawal International	\$2.25
ATM Inquiry/Decline International	\$0.00
POS Decline Domestic	\$0.00
Transfer to or from Bank Account	\$2.00
Replacement Card Fee	\$4.95
Printed Statement Fee	\$2.00

Section 12. Our Privacy Pledge

This notice is adopted in recognition of our obligations under Title V of the Gramm-Leach-Bliley Act of 1999. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law (i.e., subpoena, levies, summons, or garnishments). We may disclose all of the information we collect as described above to serve providers or to other affiliated financial institutions with whom we have joint relationships in an agreement of confidentiality. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

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