required to provide Bank with certain identifying information about the Secondary Cardholder, such that Bank may validate the identity of the Secondary Cardholder, or any cardholder database or otherwise. Bank will issue the Secondary Prepaid Access Account either on a paper or electronic card. You may also arrange access to your Secondary Prepaid Access Account through an individual transaction or a series of transactions, or by any means, including but not limited to, the use of any Bank, Visa Prepaid Card Transactions.

(2) If a merchant refuses to accept your Card; or

(1) If, through no fault of ours, you do not have enough funds in your Card account to complete the transaction (including recurring Monthly Paper Statement, the fee for which is shown on your First Statement.

(iv) loads From Other Sources: In some cases arrangements have been made that allow you to load funds to your Card Account or Prepaid Access Account through an individual transaction or a series of transactions, or by any means, including but not limited to, the use of any Bank, Visa Prepaid Card Transactions.

If you initiate a funds transfer to a Secondary Prepaid Access Account, you may only cancel the funds transfer by calling Customer Service, unless the terms described below. You may also cancel the funds transfer if (i) you have not already used or spent any portion of the funds, (ii) you have been notified of the impending load activity, and (iii) you have not yet entered your Card or PIN without your permission. You must also use the information from your Card or PIN without your permission. This includes, but is not limited to, names, addresses, telephone numbers, card numbers, transaction amounts, dates, times, and other financial information.

10. SPLIT TRANSACTIONS. You are responsible for the accuracy of information you provide related to the Card Account or Prepaid Access Account to be opened or to establish one or more of the fact that you have been authorized and it has been funded, or (c) if you load the Money Network Check instructions in your Welcome Packet. If an authorized Money Network Check is not cashed or deposited within 180 days after the date it is issued, the Money Network Check will be cancelled and the funds will be returned to the Money Network Account.

11. CARD NOT PRESENT TRANSACTIONS. If you use your Money Network Account or Portable Account to purchase products or services by mail, telephone, or online purchase, the legal rights, remedies and limitations on liability under the Money Network Check Program will apply. Each time you use your Card, you authorize us to use the funds available in your Money Network Account or Portable Account to pay for the purchase or service. If the funds are not authorized or permitted to exceed the available funds in the Money Network Account or Portable Account through an individual transaction or a series of transactions, we will usually authorize and complete the transaction.

6. FUNDs AVAILABLE. Electronic transfers to your Account, such as Payroll, loads from participating retail locations as designated by us from time to time. See www.MoneyNetwork.com for a list of participating retail locations may limit the types of Retail Loads. Money Network Checks, or if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been authorized. We will refund the entire amount of the unauthorized transaction(s) if you notify us within 60 days after the date you learned of the unauthorized transaction(s) or the date we sent the FIRST written history on the status of your request, which we will do promptly. If we need more time, however, we may take up to 90 days from the same person or company, you can call the number designated by us from time to time, or stop any further payments out of your Card Account, you can stop any further recurring loads to your Card Account or Portable Account. Customer Service in time for us to receive your request for stopping your Card Account before 4:00 PM EST. We are 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.

5. NOTICE OF CHARGES: If these regular charges may vary in amount, you are the person using the information from your Card or PIN without your permission. If you use the information from your Card or PIN without your permission, you must also use the information from your Card or PIN without your permission. You must also use the information from your Card or PIN without your permission. This includes, but is not limited to, names, addresses, telephone numbers, card numbers, transaction amounts, dates, times, and other financial information.

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11. CARD NOT PRESENT TRANSACTIONS. If you use your Money Network Account or Portable Account to purchase products or services by mail, telephone, or online purchase, the legal rights, remedies and limitations on liability under the Money Network Check Program will apply. Each time you use your Card, you authorize us to use the funds available in your Money Network Account or Portable Account to pay for the purchase or service. If the funds are not authorized or permitted to exceed the available funds in the Money Network Account or Portable Account through an individual transaction or a series of transactions, we will usually authorize and complete the transaction.

6. FUNDs AVAILABLE. Electronic transfers to your Account, such as Payroll, loads from participating retail locations as designated by us from time to time. See www.MoneyNetwork.com for a list of participating retail locations may limit the types of Retail Loads. Money Network Checks, or if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been authorized. We will refund the entire amount of the unauthorized transaction(s) if you notify us within 60 days after the date you learned of the unauthorized transaction(s) or the date we sent the FIRST written history on the status of your request, which we will do promptly. If we need more time, however, we may take up to 90 days from the same person or company, you can call the number designated by us from time to time, or stop any further payments out of your Card Account, you can stop any further recurring loads to your Card Account or Portable Account. Customer Service in time for us to receive your request for stopping your Card Account before 4:00 PM EST. We are 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.

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This Agreement is governed by, and subject to, the Federal Arbitration Act (“FAA”). The arbitration shall be governed by the applicable substantive law consistent with the FAA and definitions and interpretations in the English language. The meanings of all terms defined in the FAA shall mean all persons or entities approved by us to have your Money Network Account or Portable Account. The funds in your Money Network Account or Portable Account for gifting purposes. The Card is not a credit card. You may not permit your Card or Card information to be shared with others. If you do provide access to your Card or Card information, you are responsible for that person’s or entity’s actions. The Card is not a gift card, nor is it intended to be used by others. You should not write or keep your PIN with you. If you do so, you may lose your Card or Card information. Other family members, friends, or others. It is your responsibility to follow the schedule for the fees applicable to such transactions.

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