

Mastercard® Gift Card Cardholder Terms and Conditions for Use

Effective 11/09/17

Mastercard® Gift Card Cardholder Agreement

IMPORTANT - PLEASE READ CAREFULLY

Terms and Conditions for Mastercard Gift Card.

By using The Mastercard Gift Card ("Card"), you are bound by the terms and conditions contained in this document which will govern your use of your Card. In this document, "Card" means all cards issued by The Central Trust Bank ("Central Bank") which maintains Your Mastercard Gift Card account. Your Card will feature the Mastercard Acceptance Mark. "You" refers to the person(s) who have received the Card from Central Bank and are authorized to use the Card as provided for in this document. Please read this document carefully and keep it for future reference.

Cardholder Fees:

Inactivity Fee	Subject to applicable law, a monthly inactivity fee of \$2.95 will be assessed to your Card the month following 12 consecutive months in which there has been no activity on the Card, as long as there are funds remaining.
Lost/Stolen Card Replacement Fee	If your card is lost or stolen, there will be a fee of \$5.00 to replace it.

1. Definition:

This Card allows you to access funds placed on the Card. The Card is not connected in any way to any other account you may have. Your Card is a Prepaid Access Mastercard Card and will offer all of the payment capabilities of a debit card. The Card is a Prepaid Card loaded with a specific amount of funds and can be used anywhere that Debit Mastercard is accepted.

2. Expiration:

The funds on this card do not expire. If you need to request a replacement card due to card expiration, contact the toll free number 1-877-757-5424.

3. Authorized Users:

You may permit another person to have access to your Card or Card number. However, if you do, you are liable for all transactions made with the Card or Card number by those persons. You must notify Central Bank through our representative to revoke permission for any person you previously authorized to use your Card. You are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell Central Bank through our representative to revoke another person's use of your Card, Central Bank may revoke your Card and issue a new Card with a different number. You are fully responsible for the use of each Card according to the terms of this Agreement.

4. Registering Your Card:

You must register your Card if you would like to use the Card for purchases online or by telephone. Please visit www.centralcardlab.com to register your card.

5. How to Use Your Card:

A. You may use your Card anywhere Debit Mastercard is accepted. However, the Card cannot be used for illegal transactions or on line gambling. Cards may not be used for Pay at the Pump transactions or Cash access. B. You may use your Card number to make purchases without presenting your Card, via internet or telephone, your Card must be registered and the legal effect will be the same as if you used the Card itself.

6. Failure to Complete Transactions:

A. Central Bank is not able to complete any transaction for which adequate funds are not available on your Card according to the operating and network rules of the Card program.

B. Central Bank is not responsible if you choose to use your Card for a purchase which exceeds your available balance. You may request the merchant complete a "split transaction", however you must notify the merchant of the balance on the card. The merchant may require that you pay the remaining balance in cash. If you make a purchase and then change your mind after the merchant has already obtained "authorization", this may result in a temporary hold on those funds, typically between five to seven (5-7) business days, some up to thirty (30) business days.

C. Neither Central Bank nor any other bank or business is liable to you for not accepting or honoring the Card.

D. If you use your Card at a restaurant, hotel, for a car rental or similar purchase, the merchant may "preauthorize" the transaction for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final preauthorization amount on your purchase. Once the final payment amount is received. The preauthorization amount on hold will be removed. It may take up to five to seven (5-7) business days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

7. 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 credit(s) to your Card in place of cash.

8. Payment:

For security reasons, we may limit the number of transactions that can be conducted on your Card. Each time you use your Card, you authorize Central Bank to deduct the amount from the balance of your Card. You are not allowed to exceed the amount available on your Card. If you attempt to use your Card when there are insufficient funds, the transaction will generally be declined. If a transaction that does exceed the available balance occurs due to a system error or otherwise, you will remain fully liable for the transaction amount plus any other fees or charges incurred.

9. Using Your Card in a Foreign Country:

The amount of any transaction in a foreign currency will be converted to U.S. dollars. The by-laws and rules of Mastercard determine the exchange rate of this transaction. Central Bank's cost for the transaction will be calculated as the sum of the following: (a) The amount in the foreign currency times an exchange rate in effect one day prior to the processing date that is: 1) a wholesale market rate, or 2) the government-mandated rate (the result of this calculation is called the "base dollar amount"), plus (b) one percent (1%) times the base dollar amount. The amount Central Bank will charge your Card will be its cost for the transaction.

10. Loss, Theft or Unauthorized Use:

A. Tell Central Bank through our representative AT ONCE if you believe your Card has been lost or stolen. Telephoning Central Bank through our representative is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell Central Bank through our representative within two (2) business days after you learn of the loss of your card, you can lose no more than \$50.00 if someone used your Card without your permission. If you do NOT tell Central Bank through our representative within two (2) business days after you learn of the loss or theft of your Card, and it is established Central Bank could have stopped someone from using your Card without your permission if you had told Central Bank through our representative, you could lose as much as \$500.00. If your activity shows transactions that you did not make, tell Central Bank through our representative at once. If you do not tell Central Bank through our representative within 60 days after the activity was made available to you, you may not get back any money you lost after the 60 days if it is established that Central Bank could have stopped someone from taking the money if you had told us in time. Exceptions may be made due to extenuating circumstances.

B. As a Mastercard cardholder you will not be held liable in the event of an unauthorized use of your Card. This coverage extends to purchases made in a store,

over the phone, or online. Zero Liability is provided under the following conditions:

- i. Your account is in good standing
- ii. You have exercised reasonable care in safeguarding your Card
- iii. You have not reported two or more unauthorized events in the past 12 months

C. If you believe your Card has been lost or stolen or has unauthorized usage, call Central Bank through our representative at the toll free number 1-877-757-5424 or write to: Cardholder Services, PO Box 551617, Jacksonville, FL 32255. Central Bank through our representative will close it and issue a new Card to you, if appropriate.

D. Your Card may not be used for any unlawful purpose, such as on-line gambling. You agree that you will not use your Card for any transaction that is illegal under applicable law.

11. Monitoring Account Activity and Balance:

A. Call toll free number 1-877-757-5424

B. Visit the website www.centralcardlab.com

C. Request a written statement of account activity by writing to: Cardholder Services P O Box 551617 Jacksonville, FL 32255, Attention: Customer Service

12. Other Terms:

A. Central Bank may transfer our rights under this Arrangement.

B. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions.

C. Central Bank does not give up our rights by delaying or failing to exercise them at anytime.

D. If any term of this Arrangement is found by a court to be illegal or not enforceable, all other terms will still be in effect.

13. Error Resolution:

A. The Following Notice Contains Information About Your Right to Dispute Errors

B. In case of errors or questions about your electronic transactions, call toll free number 1-877-757-5424 or write to: Cardholder Services PO Box 551617 Jacksonville, FL 32255, if there are any unauthorized transactions on your Card or if you need more information about a transaction. You must contact customer service immediately if you have any unauthorized transactions.

C. When you call or write, include the following:

- i. Your name and the last four digits of your Mastercard card number.
- ii. The dollar amount of the suspected error.
- iii. The date the transaction occurred.

iv. Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information. D. If you call, Central Bank's representative also requires you to send your complaint or question in writing within 10 business days after speaking with you.

E. Generally, Central Bank's representative will tell you the results of the investigation within 10 business days after hearing from you and will correct any error promptly. If Central Bank's representatives have not completed the investigation in that time, Central Bank's representative will provide you with provisional credit in the amount of the possible error. If Central Bank's representatives need more time to complete the investigation, it may take up to 45 days to investigate your questions. If Central Bank's representatives do not receive your complaint or question in writing, provisional credit will not be offered to you, although Central Bank's representative will still investigate your complaint or question.

F. If Central Bank's representative decides there was no error, Central Bank's representative will send you a written explanation within 3 business days after the investigation is completed. You may ask for copies of the documents used in the investigation. If provisional credit has been issued to you and there is no error, Central Bank's representative will give you advance notice of the amount and date of the debit against your Card for that credit.

14. Central Bank's Legal Right To Change Or Cancel The Arrangement:

A. Central Bank may at any time change or repeal these terms and conditions. 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, Central Bank can implement such a change without prior notice.

B. Central Bank may cancel or suspend this Arrangement or any features or services of the Card described herein at any time. The Card remains Central Bank's property. Central Bank may cancel your right to use the Card at any time.

15. Central Bank's Liability:

If Central Bank does not complete a transfer to or from your Card on time or in the correct amount, Central Bank will be liable for your losses and damages. However, there are some exceptions. For example, Central Bank will not be liable:

- i. If, through no fault of Central Bank's, you do not have enough money on your Card to make the purchase, withdrawal or transfer.
- ii. If the automated teller machine where you are making the withdrawal does not have enough cash.
- iii. If the terminal system was not working properly and you were aware of the malfunction when you started the purchase or withdrawal.
- iv. If circumstances beyond Central Bank's control (such as fire or flood) prevent the purchase or withdrawal, despite reasonable precautions taken by Central Bank.

16. Arbitration and Application of Law:

In the event of any dispute or claim relating in any way to this Agreement or services provided, you agree that such dispute shall be resolved by binding arbitration with the American Arbitration Association, utilizing the rules of procedure of such arbitration service. Further, that any arbitration shall take place in Jefferson City, Missouri and that the laws of the State of Missouri shall apply. The decision of an arbitrator will be final and subject to enforcement in a court of competent jurisdiction.

17. Mastercard is a registered trademark of Mastercard International Incorporated