



CVNB
CUMBERLAND VALLEY
NATIONAL BANK

CVNB Cash Card Summary of fees for CVNB Cash Card

| Monthly fee | Per purchase | ATM withdrawal | Cash reload |
|---|---------------|-------------------------------|------------------|
| \$0.00 | \$9.99 | \$1.50 per transaction | \$1.99 |
| ATM balance inquiry (in-network or out-of-network) | | | \$1.50 |
| Customer service (automated or live agent) | | | \$0.00 |
| Inactivity (after 3 months with no transactions) | | | \$5.00 per month |
| We charge 4 other types of fees. Here are some of them: | | | |
| Replacement Card Fee | | | \$10.00 |
| Cash advance fee | | | \$ 3.00 |
| No overdraft/credit feature. Your funds are not FDIC insured. | | | |
| For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services in the cardholder agreement. | | | |



**Cumberland Valley National Bank & Trust
Cash Card (Reloadable Prepaid Card)
Cardholder Agreement**

This Cash Card (reloadable prepaid card) Agreement ("Agreement") is the agreement between you and us with respect to our issuance and your use of Cumberland Valley National Bank Cash Card Program. The Card allows you to make purchases wherever MasterCard® is accepted within the United States (some restrictions may apply).

In this Agreement "Card" and "Prepaid Account" refers to Cumberland Valley National Bank's Cash Card program; "you" and "your" mean the person who has received the Card and is authorized to use it, and "we," "us," "our" and "CVNB" mean Cumberland Valley National Bank, and its successors, agents, and assigns as issuer of the Card.

You will be deemed to have accepted the Card and the terms of this Agreement if you sign the back of the Card or activate or use the Card. Please read this Agreement carefully and keep it for future reference.

Your Card.

The Card is a prepaid access device. All outstanding Cards are held in a single pooled account and are not insured by the FDIC. The balance on your Card does not earn interest. Your Card is not a credit card, and has no overdraft or credit functions. The card may be purchased or reloaded for a minimum of \$25.00 to \$2,500.00. The card balance may not exceed \$2,500.00.

Opening a New Card.

You will need to provide personal information in order for us to verify your identity. To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT ACT requires us to obtain, verify, and record information that identifies each person who opens a Card. **WHAT THIS MEANS FOR YOU:** When you open a Card, we will ask for your name, address, date of birth, and your government ID number. We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card account.

Your Card will be embossed with your name and card information. You will receive your Card via U.S. Mail to the address you gave us, when your Card was purchased. It may take up to 10 business days for you to receive your Card.

Card Activation/Security.

Activate your Card by calling 1.866.224.9135. Be sure to sign the back of the Card. Your Card can be used anywhere MasterCard® is accepted within the United States (some restrictions may apply), to pay for merchandise and services, including online purchase transactions. The total amount of all Card transactions is limited to the balance of your Card. You are responsible for keeping your Card secure. You should also keep a record of your Card number in a safe place, in the event that your Card becomes lost or stolen.

Obtaining Account Information.

You will not receive a periodic statement from us, detailing the activity on your Card. You may obtain information about the amount of money you have remaining in your prepaid account by calling 800.999.3126 or 866.224.9135. This information, along with a 12-month history of account transactions, is also available online at <https://idp.consumercardaccess.com/main/reloadcashcard>.

You also have the right to obtain at least 24 months of written history of account transactions by calling 800.999.3126, or by writing us at CVNB PO Box 709 London, KY 40743-0709. You will not be charged a fee for this information unless you request it more than once per month.

Card Expiration/Reissue.

Your Card is valid until the entire prepaid value on your Card has been used or the expiration date, whichever occurs first. The expiration date is printed on your Card. The card will be automatically reissued at the expiration date if funds remain on the card.

Reload Funds.

You can add funds to your card either by visiting a Cumberland Valley National Bank Branch or by calling Customer Service at 1.800.999.3126. Only Account to Card transfers are permitted from a checking or savings account with Cumberland Valley National Bank. You will be charged a reload fee as described in the List of Fees Disclosure found at the end of this Agreement.

Fees and Service Charges. You will be charged and you agree to pay the Fees described in the List of Fees Disclosure found at the end of this Agreement. All fees, with the exception of the Card Purchase Fee, will be deducted from your Card balance.

ATM Fees.

When you use an ATM either owned or not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Authorized Use.

You are responsible for all authorized transactions initiated by use of your Card. If you permit someone else to use your Card we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.

A merchant may refuse to accept a "split transaction" where part of the purchase is paid with the Card and the remaining amount with another form of payment offered by you (for example, cash, check or credit card). You agree that we are not liable if any Card transaction cannot be processed at a merchant.

Use of the Card is also subject to fraud prevention restrictions at any time, with or without notice.

Address or Name Changes.

You are responsible for notifying us of any change in your name, physical address, mailing address, email address, telephone number, no later than two weeks after said change. Any notice of change of address, name or other contact information required by this Agreement, may be provided to us by telephone at 800.999.3126 or by writing us at CVNB PO Box 709 London, KY 40743-0709. Request for address or name changes may be subject to additional verification requirements.

Your Liability for Unauthorized Transfers.

Tell us AT ONCE if you believe your Card, Card Number, PIN or online login credentials have been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your card. Telephoning is the best way of keeping your possible losses down. Call us at 800.999.3126 or 866.224.9135

Under Mastercard® Rules, you will not be held responsible for unauthorized transactions if: 1) you have used reasonable care in protecting your Card from loss or theft and 2) you have promptly reported to us when you knew that your Card was lost or stolen. Zero Liability does not apply to Mastercard® payment cards: 1) used for commercial purposes; 2) anonymous prepaid cards, until such time as identity of the cardholder has been registered with us. You must notify us immediately of any unauthorized use. In the event that Mastercard Zero Liability does not apply, if you notify us within two (2) business days after you learn of any unauthorized transactions, you can lose no more than \$50.00 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 \$500.00.

Also, if your electronic account history shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the transaction could be viewed in your electronic history, or the date we sent the FIRST written history on which the transfer 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 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 will extend the time periods.

Business days.

Our business days are Monday through Friday 8:00 a.m. to 5:00 p.m. Holidays are not included.

Transfer types and limitations.

(1) Account access. You may use your Card to:

- (i) Withdraw cash from your prepaid account.
- (ii) Receive refund credits from merchants to your prepaid account.
- (iii) Pay for purchases and services at places that have agreed to accept the Card.
- (iv) Pay bills at places that have agreed to accept the Card.
- (v) You may make regularly recurring payments from your card.

Some of these services may not be available at all terminals.

(2) Limitations on types of transactions.

- (i) The Card cannot be used internationally. The Card may only be used within the United States.
- (ii) The Card cannot be used to pay for automated fuel purchases (pay at the pump).
- (iii) The Card cannot be used to pay for any gambling transaction.
- (iv) The Card cannot be used to receive an electronic deposit (direct deposit) or reload funds by electronic deposit.
- (v) No overdraft or credit feature is available with the Card.

(3) Limitations on frequency of transfers.

- (i) You may make only 3 cash withdrawals from an ATM per day.
- (ii) You can make up to 10 point-of-sale PIN transactions and up to 10 point-of-sale non-PIN transactions per day.
- (iii) You can make up to 2 cash advance transactions per day.
- (iv) You can reload funds to the card up to 3 times per day and 20 times per month.

For security reasons, we may impose other frequency limitations as necessary for the security of the card.

(4) Limitations on dollar amounts of transfers

- (i) During the initial purchase of the card you may load funds for a minimum of \$25.00 to a maximum of \$2,500.00.
- (ii) You may reload funds to the card for a minimum of \$25.00 to a maximum of \$2,500.00 per day.
- (iii) The maximum monthly load amount may not exceed \$10,000.
- (iv) You may withdraw up to \$1,000 from an ATM terminal per day.
- (v) You may buy up to \$2,500.00 worth of goods or services each day, when you use your card at a point-of-sale terminal.

For security reasons, we may impose other dollar amount limitations as necessary for the security of the card.

Error Resolution Procedures.

In Case of Errors or Questions About Your Prepaid Account Telephone us at 800.999.3126 or Write us at CVNB PO Box 709 London, KY 40743-0709 or email us at CVNetCenter@cvnb.com as soon as you can, if you think an error has occurred in your prepaid 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 800.999.3126 or writing us at CVNB PO Box 709 London, KY 40743-0709. You will need to tell us:

Your name and Card (prepaid 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 3 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 800.999.3126 or visit www.cvnb.com.

Receipts.

You can get a receipt at the time you make any transfer from your prepaid account using one of our automated teller machines.

Periodic Statements.

You will not receive a monthly account statement. You may obtain information about the amount of money you have remaining in your account, along with a 12-month history of account transactions, online at <https://idp.consumercardaccess.com/main/reloadcashcard>.

Stop Payments.

You cannot "stop payment" on any transaction after it has been completed.

Right to stop payment and procedure for doing so.

To stop a recurring payment to a Merchant or third-party bill pay service provider you have preauthorized to debit your Card account, you may first contact the Merchant or third-party bill pay service provider to request the recurring payment be cancelled.

If the Merchant or third-party bill payment service provider with whom you have arranged recurring payments from your Card is unable or unwilling to stop your payment, you can call us at 800.999.3126, or write us at CVNB PO Box 709 London, KY 40743, to request a stop on such payment. We must receive your request at least 3 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.

Notice of varying amounts.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this 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.)

Liability for failure to stop payment of preauthorized transfer.

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Revocation of Card.

The Card is our property, and we may revoke the Card at any time without cause or notice. You must surrender a revoked Card and you may not use a revoked Card. Upon revocation by us, we will return any remaining balance to you directly by check (free of charge) to the address furnished by you, unless prohibited by law.

Unclaimed Funds.

The balance of your Card may become unclaimed funds which must be forfeited to the state of Kentucky according to applicable state law, if our records show that you have not, within the statutory period, used the Card or corresponded with us concerning your Card.

Amendments; Notices.

We may make changes to the Agreement and such changes will be delivered to you via U.S Mail or electronic delivery, at least 21 days prior to the effective date of the change. We can make changes to the Agreement without prior notice to you if such changes are related to security of the Card or Card usage as required by MasterCard® or by law.

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer;
- (2) If the Merchant refuses to accept your Card;
- (3) If the automated teller machine where you are making the transfer does not have enough cash;
- (4) If the electronic terminal where you are making a transaction does not operate properly, and you knew of the problem when you initiated the transaction;
- (5) If access to your Card has been blocked after you reported your Card lost or stolen;
- (6) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
- (7) If we have reason to believe the requested transaction is unauthorized;
- (8) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- (9) If we block, suspend or close your Card as a result of our reasonable suspicion of fraudulent, suspicious, or criminal activity or activity that is inconsistent with this Agreement;
- (10) If we have requested documents to verify your identity, address, or transaction on your Card, and you have not provided all such requested documents; or
- (11) Any other exception stated in our agreement with you.

Confidentiality.

We may disclose information to third parties about you, your Card, or the transactions you make: (i) where it is necessary for completing transactions; or (ii) in order to verify the existence and condition of your Card for a third party, such as a merchant; or (iii) in order to comply with government agency or court orders; or (iv) if you give us your written permission; or (v) as described in the Cumberland Valley National Bank Privacy Policy. Cumberland Valley National Bank's Privacy Policy is available at www.cvnb.com or by calling 1.800.999.3126.

Applicable Law; Other Terms.

You agree that this Agreement shall be governed by the internal laws of the State of Kentucky and applicable federal law. We may waive any of the provisions or conditions of this Agreement, but any such waiver shall be effective only on that occasion and shall not be construed as a continuing waiver of the waived term on any other occasion. We may waive fees and the expiration date in some states, as required by law. If any term of this Agreement is found by a court to be illegal or not enforceable, all other terms will still be in effect. If we take legal action against you because of default by you in complying with the terms of this Agreement, you must pay our reasonable attorneys' fees and other costs of the proceedings.

Rev 9/2019



CVNB CASH CARD
List of all fees for CVNB Cash Card

| All fees | Amount | Details |
|--------------------------------------|---------|---|
| Get Started | | |
| Card purchase | \$9.99 | This fee is charged each time you purchase a card. |
| Monthly usage | | |
| Monthly fee | \$0 | There is no monthly fee for card usage. |
| Add money | | |
| Cash reload | \$1.99 | Fee applies when reloading your card at CVNB branch locations. Locations may be found at www.cvnb.com/locations.htm |
| Get cash | | |
| ATM withdraw (in-network) | \$1.50 | "In-network" refers to the CVNB ATM Network. Locations can be found at cvnb.com/locations.htm |
| ATM withdraw (out-of-network) | \$1.50 | This is our fee. "Out-of-network" refers to all the ATM's outside of the CVNB ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction |
| Cash advance fee | \$3.00 | This is our fee. Fee applies when withdrawing funds from the card over the counter at a bank or other financial agency. |
| Information | | |
| Customer service (automated) | \$0 | No fee for calling our automated customer service line, including for balance inquiries. |
| Customer service (live agent) | \$0 | No fee for calling our live customer service line, including for balance inquiries. |
| ATM balance inquiry (in-network) | \$1.50 | "In-network" refers to the CVNB ATM Network. Locations can be found at cvnb.com/locations.htm |
| ATM balance inquiry (out-of-network) | \$1.50 | This is our fee. "Out-of-network" refers to all the ATM's outside of the CVNB ATM Network. You may also be charged a fee by the ATM operator. |
| Other | | |
| Inactivity fee | \$5.00 | You will be charged \$5.00 each month after you have not completed a transaction using your card for 3 months. |
| Check redemption fee | \$10.00 | Charged when a card is cancelled and a check is issued for the remaining balance on the card. |
| Replacement card fee | \$10.00 | Charged when a card is replaced. |

Not FDIC insured. Your funds will be held at or transferred to Cumberland Valley National Bank (CVNB). If CVNB fails, you are not protected by FDIC deposit insurance and could lose some or all of your money.

No overdraft/credit feature.

Contact CVNB by calling 1-800-999-3126, by mail at PO Box 709 London, KY 40743-0709, or visit www.cvnb.com/cash-cards.htm.

You may also obtain balance and transaction information by calling our automated service at 1-866-224-9135, or visit <https://fdp.consumercardaccess.com/main/reloadcashcard>

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.