HOW DOES THIS CARD WORK?

This prepaid MasterCard® card is a secure, confidential, reloadable, and easy-to-use “prepaid payment card” that has been adopted by your card issuing organization to provide payments to you by using a prepaid MasterCard®. We know that you will find the prepaid payment card very convenient and easy to use. You can use your prepaid MasterCard® card in several different ways:

• You can use the card anywhere MasterCard® debit cards are accepted. For example, in your area, you can use the card at Target, Rite-Aid, CVS, and other retail stores. Simply provide the card to the store associate upon checkout and tell them how much value is on the card. It is important to know the balance on the card. If the value of your purchase exceeds your card balance, you may be declined, even if there are still funds remaining on your card. The store associate has no information about the balance remaining on your card.

• You also can receive cash back at a store that offers this feature on card-based purchases. Simply tell the store associate how much cash back you want beyond the purchase price and up to the balance on the card. This feature will require the use of your PIN.

• If activated by your card issuer, you can use this prepaid MasterCard® card at any ATM that displays the MasterCard® acceptance mark.

MORE INFORMATION ABOUT YOUR NEW PAYMENT CARD.

• Please keep this card, even if your card balance is $0. This card is reloadable. You can bring it back to your card issuer over and over again, and they can load additional funds onto it. However, your card issuer is the only organization that can load funds onto this card.

• You can find out your balance and recent transactions on your card by calling 1-888-743-8863 or by visiting www.PayNuver.com.

PAYMENT CARD FEATURES

• Non-personalized
• Instant issue
• Reloadable
• MasterCard® branded
• Stored-value prepaid card
• Multiple redemption options:
  - Point-of-sale transactions (signature or PIN)
  - Cash back from merchant
  - Automated Teller Machines (if activated by card issuer)
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. Each transaction may be restricted to your balance on the Card, but only up to the balance of prepared 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 at least 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 using 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 law and 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 to the extent necessary to be consistent with such law or regulation.

You may have any 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 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 at any time by calling toll-free 1-888-743-8863, online at www.mastercard.com, or by visiting the website bank1online.com. This information is available to you 24 hours a day, seven days a week.

An ATM operator or owner may impose a surcharge for using 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. Refunds and Refunds

Foreign Transactions
If you use your Card 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. We may impose a conversion fee in connection with a transaction; and, as such, the rate of conversion may be different at that time than at the time you receive your statement.

Section 4. DISCLAIMER OF ACCOUNT INFORMATION
We will disclose information to third parties about your Card or the transactions you make:

• Where it is necessary to complete the transaction.
• To verify the identity and condition of your Card.
• Where there has been unauthorized use of your Card.
• To persons with whom we have joint relationships in an agreement of confidentiality. We also may disclose nondisclosure personal information about our customers or former customers to anyone except as permitted by law (such as subpoena, levies, and other actions where we have been authorized by a court or other governmental body) or as may be necessary in connection with any legal action or proceeding against you. You are responsible for safeguarding your Card and PIN, as well as any other access codes or passwords, from unauthorized use and access. If you do not use your Card for any illegal activity, we will not disclose any information about your account.

The Cardbalance does not expire. The Card is subject to all applicable state exchequer.

Section 3. FEES AND SERVICES
The fees in Exhibit A are shown on your Card and are described in this Section. The fees are subject to change at any time.

Section 4. DISCLOSURE OF ACCOUNT INFORMATION
We will disclose information to third parties about your Card or the transactions you make:

• Where it is necessary to complete the transaction.
• To verify the identity and condition of your Card.
• Where there has been unauthorized use of your Card.
• To persons with whom we have joint relationships in an agreement of confidentiality. We also may disclose nondisclosure personal information about our customers or former customers to anyone except as permitted by law (such as subpoena, levies, and other actions where we have been authorized by a court or other governmental body) or as may be necessary in connection with any legal action or proceeding against you. You are responsible for safeguarding your Card and PIN, as well as any other access codes or passwords, from unauthorized use and access. If you do not use your Card for any illegal activity, we will not disclose any information about your account.

The Cardbalance does not expire. The Card is subject to all applicable state exchequer.

Section 3. FEES AND SERVICES
The fees in Exhibit A are shown on your Card and are described in this Section. The fees are subject to change at any time.

Section 4. DISCLOSURE OF ACCOUNT INFORMATION
We will disclose information to third parties about your Card or the transactions you make:

• Where it is necessary to complete the transaction.
• To verify the identity and condition of your Card.
• Where there has been unauthorized use of your Card.
• To persons with whom we have joint relationships in an agreement of confidentiality. We also may disclose nondisclosure personal information about our customers or former customers to anyone except as permitted by law (such as subpoena, levies, and other actions where we have been authorized by a court or other governmental body) or as may be necessary in connection with any legal action or proceeding against you. You are responsible for safeguarding your Card and PIN, as well as any other access codes or passwords, from unauthorized use and access. If you do not use your Card for any illegal activity, we will not disclose any information about your account.

The Cardbalance does not expire. The Card is subject to all applicable state exchequer.