

by UMB will be effective when mailed postage prepaid to you at your last address appearing on the records evidencing your Checking Account, or if you have consented to receive notices pertaining to your Card electronically, as provided in any separate consent you provided related to such electronic notices. Your Card will be in the same name (and registered identically) as your Checking Account. If your Checking Account is a joint account, each of the joint account holders will be jointly and severally liable under this Debit Card Cardholder Agreement, and each will be authorized to take any other actions permitted to be taken by a Cardholder under or with respect to this Debit Card Cardholder Agreement. This Debit Card Cardholder Agreement, your Card, and all Card Transactions will be governed by and construed in accordance with the laws of the State of Missouri, to the extent not governed by the Rules or applicable Federal law. If any provision of this Debit Card Cardholder Agreement is held to be unenforceable, such determination will not affect the validity of the remaining provision of this Debit Card Cardholder Agreement. The headings used in this Debit Card Cardholder Agreement are solely for convenience of reference, are not a part of the agreement, and will not be used to interpret or construe any provision of this Debit Card Cardholder Agreement. UMB has the right to assign this Debit Card Cardholder Agreement, the Cards and any of its rights and obligations under this Debit Card Cardholder Agreement to any person without your consent. You will not assign any right or privilege under this Debit Card Cardholder Agreement, or attempt to transfer any Card, to any other person without UMB's prior written consent. You agree to make every reasonable effort to safeguard your Card and any personal identification number issued to you.

IMPORTANT DISCLOSURES

The following disclosures are given with respect to electronic fund transfers made with the Card governed by this Debit Card Cardholder Agreement:

1. Liability for Unauthorized Transfers.† In case your Card is lost or stolen or your Card and PIN are used without your authorization, you should know the steps you must take to safeguard your Checking Account and minimize your liability.

TELL UMB AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of your Available Program Balance. If you tell UMB within two (2) business days, you can lose no more than \$50 if someone used your Card without your permission.‡

If you DO NOT tell UMB within two (2) business days after you learn of the loss or theft of your Card and UMB can prove it could have stopped someone from using your Card without your permission if you had told UMB, you could lose as much as \$500.‡

Also, if your statement shows transfers that you did not make, tell UMB at once. If you do not tell UMB within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if UMB can prove that it could have stopped someone from taking the money if you had told UMB in time.‡

If a good reason (such as a long trip or a hospital stay) kept you from telling UMB, UMB will extend the time periods.

If you believe your Card and/or PIN have been lost or stolen or that someone has transferred or may transfer money from your Checking Account without your permission, call UMB at (800) 842-8950, or write Card Services, P.O. Box 419734, Kansas City, Missouri 64141.

† *Your liability for unauthorized transfers is further limited by Section 12 of this Debit Card Cardholder Agreement.*

‡ *If you are a Colorado resident you will have no liability for any unauthorized use that occurs through no fault of yours.*

2. Business Days. UMB's business days are: Monday through Friday, except holidays.

3. Types of Card Transactions. You may use your Card at participating ATMs and participating Visa financial institutions to obtain cash. You may utilize your

Card at participating Visa merchants that accept Visa debit cards to purchase goods or services. See Section 1 of this Debit Card Cardholder Agreement for more information.

4. Limits on Card Transactions. Certain limits apply to Card Transactions that you enter into with your Card. There may be other limits on the number of daily ATM withdrawals and purchases you can make with the Card. The particular limits are not disclosed for security reasons.

(a) ATM Transactions Limits. When you use your Card with a PIN to withdraw cash at an ATM the following limits apply:

- Maximum daily* cash withdrawal at ATMs (Single ATM Cash and Total ATM Cash): \$600

**This daily limit applies to each calendar day.*

(b) Other limits on the Card Carrier. The Card Carrier to which your Card is attached when it is mailed to you lists certain other limits that apply to Card Transactions.

The following types of limits are set forth on the Card Carrier:

- Maximum amount of any single purchase
- Maximum amount of any single cash withdrawals at participating financial institution
- Maximum amount of all outstanding** PIN-based purchases
- Maximum amount of all outstanding** signature-based purchases
- Maximum amount of all outstanding** cash withdrawals at participating financial institutions
- Maximum amount of all purchases and cash withdrawals within a 24-hour period***

***Maximum limit applies to all Card Transactions of the designated type that are "outstanding" (previously authorized but not yet settled) at any one point in time.*

****The 24-hour period begins at 6:00 PM Central and continues until 6:00 PM Central on the following calendar day.*

Please refer to your Card Carrier for those limitations. Keep your Card Carrier for a record of the applicable limit amounts.

The above limits may be changed from time to time.

You may use your Card to conduct Card Transactions only up to the Available Program Balance. Such amount will be determined by UMB on a daily or other periodic basis. At any time that the authorization system is inoperative, a temporary "stand-in" authorization limit (the amount of which is not publicly disclosed, for security purposes) may be applicable to each single purchase or cash withdrawal.

5. Documentation of Transactions. You have the option of receiving a receipt for each transfer that was made at an ATM or Point-of-Sale device. However, receipts may not be available for some "small ticket" purchases. You will also get a monthly statement that will include a record of any Visa Debit Card transactions.

6. Disclosure of Information to Third Parties. UMB will disclose information to third parties about your Checking Account or the transfers you make: (1) where it is necessary for completing the transfers, (2) in order to verify the existence or condition of your account for a third party such as a credit bureau or a merchant, (3) in order to comply with government agency or court orders, (4) if you give UMB your written permission, (5) to the Company pursuant to the Program Master Agreement, or (6) otherwise in accordance with the Unifimoney Customer Agreement. In addition, UMB may provide personal information about you to Visa USA, its members or their respective contractors for the purpose of providing emergency cash & emergency card replacement services.

7. UMB Liability. If UMB does not complete an electronic fund transfer to or from your Checking Account on time or in the correct amount according to UMB's

agreement with you, UMB will be liable for your losses or damages. However, there are some exceptions. UMB will not be liable, for instance: (a) If, through no fault of UMB, the amount of your Available Program Balance is not sufficient to make the transfer; (b) If the ATM where you are making the transfer does not have enough cash; (c) If the ATM was not working properly and you knew about the breakdown when you started the transfer; (d) If circumstances beyond UMB's control (such as fire or flood) prevent the transfer despite reasonable precautions it has taken; (e) Your Checking Account is maintained primarily for business or commercial purposes; or (f) If there are other exceptions stated in the Unifimoney Customer Agreement or this Debit Card Cardholder Agreement.

UMB will maintain procedures reasonably adapted to avoid errors. However, if UMB fails to complete an electronic fund transfer to or from your Checking Account on time or in the correct amount according to this Debit Card Cardholder Agreement because of an unintentional error, UMB may be liable for actual damages proved, but is not liable for consequential damages.

8. Error Resolution. In Case of Errors or Questions about Your Electronic Transfer. Write to UMB at:

Card Services, P.O. Box 419734, Kansas City, Missouri 64141, or telephone (800) 842-8950, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. UMB must hear from you no later than sixty (60) days after you are sent the FIRST statement on which the problem or error appeared.

(a) Tell UMB your name and Card number.

(b) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

(c) Tell UMB the dollar amount of the suspected error.

If you tell UMB orally, it may require that you send in your complaint or question in writing within ten (10) business days.

UMB will determine whether an error occurred within ten (10) business days after it hears from you and will correct any error promptly. If it needs more time, however, UMB may take up to 45 days to investigate your complaint or question. If it decides to do this, it will credit your Checking Account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes to complete its investigation. If UMB asks you to put your complaint or question in writing and does not receive it within ten (10) business days, UMB may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, UMB may take up to 90 days to investigate your complaint or question. For new accounts, UMB may take up to 20 business days to credit your Checking Account for the amount you think is in error.

If UMB decides that there was no error, it will send you a written explanation. UMB will tell you the results within three (3) business days after it completes its investigation. You may ask for copies of the documents that it used in its investigation. If there was no error, any temporary credit that may have been made to your Checking Account will be reversed. You may ask for copies of the documents used in its investigation.

9. Fees and Charges. Except as set forth in this Debit Card Cardholder Agreement, you will not be charged a fee by UMB for issuance or use of a Card. If a Cash Withdrawal or balance inquiry is made at an ATM that is not owned or operated by the Issuer (see section 1(d) of the Cardholder Agreement, "Surcharge-Free Withdrawals at Certain ATM's"), a fee may be imposed by the ATM operator or any network used; you may be charged a fee for a balance inquiry even if you do not complete a Cash Withdrawal. The amount of the surcharge will be disclosed on the screen before you complete your transaction. For example, if the surcharge fee is \$2.50, your \$100 Cash Withdrawal will be charged to your Account as \$102.50.

VISA® DEBIT CARD CARDHOLDER AGREEMENT

In this Debit Card Cardholder Agreement, "Card" refers to each of the Visa Debit Card(s) that accompanies this Debit Card Cardholder Agreement or that are issued in your name. "You" or "your" refers to each individual who requested a Card or who uses a Card issued in his/her name. "UMB" or "Issuer" refers to UMB Bank, N.A. "Company" refers to Unifimoney, Inc., which together with UMB, pursuant to the Program Master Agreement, offers the Unifimoney Cash Program described in the Unifimoney Customer Agreement (the "Program"). "Application" refers to the Application in which you requested a Card through Company's customer Dashboard. "Checking Account" refers to your non-interest bearing demand deposit account with UMB opened in connection with the Program, from which available cash balances are automatically swept, on a periodic basis, into one or more interest bearing deposit accounts ("Program Accounts") that UMB, as agent and custodian for you and other customers participating in the Program, has established with other FDIC-insured financial institutions. "Custodial Account" refers to the account maintained on UMB's books and records in which UMB, as your custodian, holds your interests with respect to the Program Accounts. "Purchase" means a purchase of goods or services at an authorized Visa merchant through the use of your Card or Card number. "Cash Withdrawal" means the obtaining of cash at a participating ATM or Visa financial institution through the use of your Card or Card number. "Card Transactions" refers collectively to Purchases and Cash Withdrawals. "Available Program Balance" refers to the aggregate principal balance representing your funds held in the Checking Account and your interests in the Program Accounts held in your Custodial Account, less holds imposed on funds deposited in the Checking Account. "Rules" refers to the operating rules and regulations of Visa USA and any other network or association whose facilities are utilized in settling Card Transactions, as such Rules may be modified or amended from time to time. "Presentation" refers to each paper document or electronic transmission that reflects a Card Transaction and that is ultimately transmitted to UMB for settlement on a daily or other periodic basis through the Visa settlement system.

By submitting an Application, or by signing or using or permitting another person to use your Card or Card number to access your Checking Account, each of you will be deemed to have jointly and severally agreed with UMB that the following terms and conditions apply to and govern your Card, your Checking Account and all transactions involving your Card or Card number, and that the rights and obligations of you and UMB with respect thereto will be governed by such terms and conditions and the applicable network Rules. Your Checking Account and transactions are also governed by the terms and conditions of the Unifimoney Customer Agreement and all schedules thereto, except that this Debit Card Cardholder Agreement governs to the extent of any conflict or inconsistency between this Debit Card Cardholder Agreement and the Unifimoney Customer Agreement.

1. Card Transactions. Your Card may be used for the types of transactions identified in this section, up to your Available Program Balance, and subject to the limitations discussed in the Important Disclosures below. Certain additional important information and disclosures relating to electronic fund transfers are set forth in the "Important Disclosures" below.

(a) ATM Transactions. You can use your Card with a PIN to withdraw cash from your Checking Account opened in connection with the Program. With an activated Visa Debit Card, you can have access to more than a million ATM network machines ("ATMs") located across the U.S. and in many countries throughout the world. You can use your Card at ATMs that display the Visa and PLUS® logos. At participating ATMs, you can use your Card to access your Available Program Balance, subject to the withdrawal limits disclosed in this Agreement.

When you use an ATM outside the surcharge-free network (explained more fully in subsection 1(d) below) to make a Cash Withdrawal or check your Checking Account balance, you may be charged a fee by the ATM operator and/or the network that processes the transaction. Issuer's proprietary ATMs are part of the surcharge-free Network, and you are not charged a fee for withdrawals from your Checking Account or for checking your Account balance at an ATM owned or operated by Issuer.

(b) Point-of-Sale Transactions. You can use your Card to initiate a signature-based debit transaction at the point-of-sale through the Visa network, or a PIN-based debit transaction at the point-of-sale through networks that may be authorized for your Card. Your choice to conduct a signature-based or a PIN-based Card Transaction constitutes your election as to the network that you want to process your Card Transaction.

(c) Small Ticket Items and Telephone Transactions. Merchants may process “small ticket” transactions (typically \$25 or less) and certain telephone transactions through the Visa network or another network. Those transactions do not require your signature or PIN.

You should be aware that if the merchant that accepts your Card uses a network other than the Visa network when processing your Visa Debit Card transactions without a PIN or your signature, certain Visa policies that protect you from any liability for unauthorized transactions (subject to the limitations set forth in this Debit Card Cardholder Agreement) will not apply to those transactions. See Section 12 for your potential liability for unauthorized transfers under this Debit Card Cardholder Agreement.

(d) Surcharge-Free Withdrawals at Certain ATMs. The Issuer participates in a surcharge-free ATM network. “**Surcharge-free**” means that the owner or operator of the ATM, under a contractual arrangement, does not impose a separate fee for your Cash Withdrawal or balance inquiry, even though you may not be a direct customer of that organization. Information on the location of these surcharge-free ATM machines can be found by visiting the ATM locator found at www.umb.com/atm.

When you use an ATM outside the surcharge-free network to make a Cash Withdrawal or check your Account balance, you may be charged a fee by the ATM operator and/or the network that processes the transaction. A fee may be imposed for a balance inquiry, even if you do not make a withdrawal or complete another type of transaction. See Section 9 of the “Important Disclosures” below for additional information. Issuer’s proprietary ATMs are part of the surcharge-free network, and you are not charged a fee for withdrawals from your Account or for checking your Account balance at an ATM owned or operated by Issuer. Information on the location of participating ATM machines can be found by visiting the ATM locator found at www.umb.com/atm.

2. Authorization to Transfer Funds and Debit your Checking Account. Each Card Transaction entered into by you or anyone authorized by you or otherwise on your behalf, constitutes your request that UMB transfer funds from the Program Accounts to your Checking Account in an amount equal to the Card Transaction, and that your Checking Account then be debited in an amount equal to the Card Transaction. As a result, your Card Transactions will be settled by your funds being transferred through the Visa settlement system to the participating Visa merchants or financial institutions at which your Card Transactions were made. You agree that UMB is authorized to effect such transfers and take such other actions as may be necessary in order to cause such transfers to be made, so that each of your Card Transactions are settled. Your authorization for your Checking Account to be debited in the amount of each Card Transaction is unqualified and absolute. The Card is made available solely for the purpose of enabling you to access the Available Program Balance, and does not involve any extensions of credit by UMB.

Under the Rules, a pre-approval (an “Authorization”) is required for most (but not all) types of Card Transactions. In deciding whether or not to grant an Authorization, UMB may consider, among other things, your Available Program Balance, as well as the amount of each previously-authorized Card Transaction for which a Presentation has not yet been received by UMB and which has thus not yet been settled through the Visa settlement system (an “Outstanding Transaction”). A proposed Card Transaction may be denied Authorization if it is in an amount in excess of your Available Program Balance less the amount of any Outstanding Transactions. This may happen even though some or all of the Outstanding Transactions never ultimately settle (e.g., car rental or hotel deposits for which Authorizations were given but which never culminate in an actual sale). Under the Rules, an automatic authorization (“Stand-in Authorization”) may be applicable

to a Card Transaction in the event the authorization system is inoperative. The amounts and circumstances of Stand-in Authorizations are not publicly disclosed, for security purposes.

You agree that the authority that you grant to UMB to transfer your Available Program Balance, as well as all of your obligations and undertakings under this Debit Card Cardholder Agreement and/or under the Rules with respect to each Card Transaction, is absolute and in no way dependent upon whether an Authorization was required or given. You recognize that grants or denials of Authorizations may be based upon your Available Program Balance. You agree that UMB is not obligated to provide an Authorization and will have no responsibility or liability for its failure to do so - whether such failure is a result of an act of God, failure of public utility, computer or equipment failure, accident, outdated or erroneous information, strike war, disaster, failure or communication links or facilities, or otherwise. UMB may deny Card Transactions if it has reasonable grounds to believe that the transaction may be fraudulent or unauthorized, or if the transaction originates from a country in which UMB has experienced fraudulent card activity.

3. Payments; Foreign Transactions. You recognize that UMB will have the initial responsibility under the Rules to settle all Presentations with Visa USA or the applicable network, and you agree that UMB will receive transfers of funds from your Checking Account or other payments by you to fully cover all sums paid by UMB in connection with such Presentations and settlements, irrespective of your Available Program Balance, and irrespective of whether an Authorization was obtained for the respective Card Transactions. You agree to make cash payment to your Checking Account in the event that the balance of your Checking Account proves insufficient.

If a Card Transaction is made in a currency other than U.S. Dollars, Visa USA or the applicable network will process and convert the card transaction into U.S. Dollars. The exchange rate used to convert the transaction currency into billing currency for processing international transactions is a rate selected by Visa or the applicable network from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or the applicable network itself receives, or the government mandated rate in effect for the applicable central processing date. A two percent (2%) International Transaction Assessment fee will be applied to each Card Transaction occurring in a country outside the United States or U.S. Territories.

4. Billing Disputes. If UMB is required to credit any sum to you or your Checking Account as a result of a billing inquiry or dispute raised by you (including, without limitation, any arising under the Electronic Fund Transfers Act) or for any other reason, you agree that such re-credit may be effected by a cash credit to your Checking Account.

5. Term. Your Card is issued for an initial period to be determined by UMB, and will expire on the expiration date indicated on your Card. Notwithstanding any expiration date, however, UMB retains the full right and discretion to terminate your Card and privileges at any time and for any reason. You agree that after being notified of any termination, you will not enter into, or permit or authorize anyone else to enter into, any further Card Transactions. If, notwithstanding your agreement, any such Card Transactions are entered into after termination, you will remain liable and responsible for them under the terms and conditions set forth in this Debit Card Cardholder Agreement and in the Rules, notwithstanding the termination.

6. Authorization Holds. When you offer a Card to pay for goods or services, certain merchants may request an Authorization in advance, and may estimate the final value of the resulting Card Transaction. For example, restaurant, bars, barber shops, beauty shops, taxis, or limos typically add an amount, such as 20%, to the expected amount of the transaction, to ensure that sufficient funds will be available to cover the final transaction amount, including gratuity.

When UMB authorizes the Card Transactions, it commits to make the requested funds available when the transactions finally settle, and it places a temporary hold on your Available Program Balance for the amount indicated by the merchant. Therefore, these types of Card Transactions could result in your Available Program Balance being “held” for more than the actual amount of the transaction

until the final transaction is submitted to UMB for payment. This means that those “authorized funds” are not available for you to spend or invest elsewhere until the authorization is released, which could be three (3) days after the authorization is submitted to UMB.

After the three (3) day hold expires, merchants still have the right to charge your Card for transactions on which they received an Authorization. When you use your debit card at hotels or car rental companies, the amount of such charges can be significant. Since UMB authorized the transaction, it is required under Card association rules to honor that Authorization, and your Checking Account will be charged for the Card Transaction.

7. Stop Transfer Authority. You acknowledge and agree that UMB is authorized to place such stop transfer instructions on your Available Program Balance as it deems appropriate to assure that there will be sufficient funds available to fund the debits and reimbursements as provided in this Debit Card Cardholder Agreement. The stop transfer instructions may cause other transactions, such as purchases or sweep investments, not to be made, or checks or other electronic debits to be returned until the stop transfer is released.

8. UMB’s Rights. The Cards issued to you remain the property of UMB, and may be canceled by it at any time without prior notice. You agree to sign all Cards as soon as you receive them, and to surrender them to UMB upon request. UMB is not responsible for the quality of goods or services purchased in a Card Transaction, except to the extent that any liability may be specifically imposed by applicable law. UMB does not have any liability if any ATM, Visa merchant or financial institution or anyone else does not honor your Card, or if they are unable to obtain an Authorization with respect to any proposed Card Transaction. You agree that any liability that UMB has to you as a result of a failure to make a Card Transaction will be limited to the fullest extent that such limitation of liability is permissible under applicable law, and will not include any liability for consequential damages.

9. Limitations on Card Transactions. UMB may from time to time impose limitations on the dollar amounts, frequency or number of Card Transactions. The limitations currently in effect are disclosed on the Card Carrier to which your Card is attached and are discussed in the “Important Disclosures” set forth below. You will be notified in advance of any decrease to such limitations. In addition, the frequency and dollar amount of ATM Cash Withdrawals may be restricted by the owners of the specific ATMs that you desire to use. If you are unable to obtain an Authorization and believe that the Authorization system may not be functioning properly, you should contact UMB at the telephone number or address reflected in Section 8 of the Important Disclosures.

10. Periodic Statements. You will receive a monthly statement reflecting all of your Card Transactions settled during the period indicated. Any error inquiries or disputes that you may have relating to any Card Transactions reflected on such statements should be immediately directed in writing to: P.O. Box 419734, Kansas City, MO 64141, or by telephone (800) 842-8950. If you have an inquiry or dispute relating to any aspect of your Checking Account other than those relating to Card Transactions, your inquiry should be made to the address shown on your Checking Account statements. You should refer to the Important Disclosures below for important information regarding procedures and your rights and the responsibilities of UMB regarding errors and inquiries relating to Card Transactions.

11. Your Liability. To the extent UMB is not paid through debits to your Checking Account as provided for above, you will be jointly and severally liable to pay to UMB the amounts of all Card Transactions made by you or any other authorized person through the use of your Card. You agree to pay the reasonable costs and expenses of any collection from you of any sums due from you under this Debit Card Cardholder Agreement, to the extent permitted by applicable law. A copy of any Card Transaction slip or other document evidencing a Card Transaction or the use of your Card or personal identification number or code by you or anyone authorized by you at an ATM or Point of Sale Terminal, will be evidence of your authorization of, and liability for, the respective Card Transaction.

12. Unauthorized Use. You must call or write UMB immediately if you believe your Card has been lost or stolen or that it has been used without your permission

or authorization. You should write to the issuer: P.O. Box 419734, Kansas City, MO 64141, or telephone (800) 842-8950.

The liability limits set forth below in the Important Disclosures reflect the limits of your liability under Federal or other applicable law and regulations. In general, however, you will have no liability for unauthorized transactions unless you fail to satisfy the requirements set forth in the following sentence and UMB notifies you of that fact. You must have reported the loss or theft of your Card to UMB in a reasonably prompt manner, and you must not have been grossly negligent or acted fraudulently in handling your Card or Card account. If UMB reasonably determines, based on substantial evidence, that you were grossly negligent in the handling of your Card or Card account, such as by filing an excessively late claim, or acted fraudulently in the handling of your Card or Card account, you may be liable for those transactions that occurred prior to your notification as provided under Federal or other applicable law and regulations and as outlined in the Important Disclosures.

If any network Rules are changed as they affect your liability, those changes will become applicable to your Transactions under this Debit Card Cardholder Agreement upon notice to you as provided by law.

13. Replacement Card with Different Card Number. UMB will, on occasion, need to send you a new Card with a different Card number to service your Card account properly.

UMB subscribes to the Visa Account Updater Service (VAU Service). Under this Service, if you have given a merchant your Card number and authorized the merchant to bill your Checking Account periodically for recurring payments, or if you provided your Card number to a merchant so that you can conveniently make purchases from the merchant from time to time, and UMB issues you a new Card number, your new Card number will automatically be sent to each merchant that subscribes to the VAU Service. Because not all merchants or billing entities subscribe to the VAU Service, you should always check with each individual merchant that you have authorized to bill your Checking Account to ensure that your payments will continue with your new Card number.

You can instruct UMB not to provide your new Card number to merchants by opting-out of the VAU Service. To opt-out, call UMB’s Customer Service number printed on the back of your Card.

14. Amendment and Termination. UMB may from time to time amend this Debit Card Cardholder Agreement, by giving you at least twenty-one (21) days written notice prior to the effective date of the amendment. You may terminate this Debit Card Cardholder Agreement at any time by notifying UMB in writing at the address set forth in Section 12 above. Notwithstanding such termination, you will, however, continue to be liable for all Card Transactions occurring prior to such termination, and for any Card Transactions made by you or anyone authorized by you after such termination, and UMB is authorized to continue effecting debits to your Checking Account to cause such liability to be satisfied. UMB may terminate this Debit Card Cardholder Agreement and cancel your Card and privileges at any time. Unless you notify UMB at least thirty (30) days prior to the scheduled expiration of your Card, UMB is authorized to, but need not, automatically renew your Card for such periods of time as it may from time to time determine. Each renewal Card will be issued to you in the same name, and be sent to the address then reflected on UMB’s records as being your address. Your Card and all privileges will automatically expire and terminate upon your insolvency or death, the initiation of attachment or garnishment proceedings against your Checking Account, any breach or default by you of any provision of this Debit Card Cardholder Agreement, or on termination of your participation in the Program, or if you close or re-title your Checking Account.

15. Waiver of Jury Trial and Arbitration Provision. Your Unifimoney Customer Agreement with UMB and Company has a waiver of jury trial and arbitration provision in it. That provision is binding on disputes originating under this Debit Card Cardholder Agreement to the extent provided by law.

16. Miscellaneous. You agree to use the Card only for legitimate purposes and not for any illegal transactions. Any notice or other communication given to you