ClinCard Program P.O. BOX 60473 KING OF PRUSSIA, PA 19406

It's easy to manage your account!

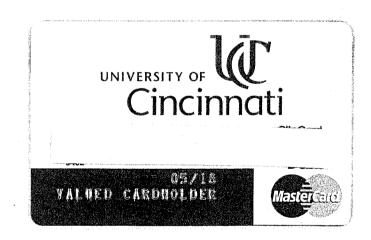
By phone:
1-866-952-3795
or
Online:
www.myclincard.com

UC C

Valued Cardholder

SAMPLE ONLY

- 1. Your ClinCard Prepaid MasterCard® is active once your first payment is loaded. Please sign the back of the card and then you can immediately begin using it by selecting the "credit" option in stores or for online purchases.
- 2. Your ClinCard does not come with a pre-set PIN. In order to use your ClinCard at an ATM location or to make a purchase using the "debit" option in stores, please call 1-866-952-3795 to set your PIN.
- 3. This prepaid MasterCard card is reloadable, so please be sure to keep it so that additional funds may be credited to your ClinCard.
- 4. You may view your available balance, review transactions and manage your account at **www.myclincard.com** or by calling 1-866-952-3795.



Tips on using your ClinCard Prepaid MasterCard:

- * If you "opt-in" to receive email and/or text messaging, you will be notified when funds are applied to the card. You may also receive messages to remind you about upcoming appointments and other study information. Standard text messaging rates may apply. See carrier for details.
- * As a prepaid card, your ClinCard can only be used for purchases up to the amount of your available balance. If you wish to make a larger purchase, you must know your available balance and inform the cashier of the amount you would like charged to your ClinCard. Merchants are unable to check your balance or transaction history.

The ClinCard Prepaid MasterCard is issued by The Bancorp Bank pursuant to license from MasterCard International Incorporated. The Bancorp Bank; Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated.

Cardholder Agreement

IMPORTANT - PLEASE READ CAREFULLY

Terms and Conditions/Definitions for the ClinCard Prepaid MasterCard®

Terms and Continuative terminors in the United Prepair MasterCard.

This Cardiother Agreement ("Agreement") outlines the terms and conditions under which the ClinCard Prepaid MasterCard has been issued to you by The Bancorp Bank or "Issuer"). The Issuer is an FDIC Insured member institution. "Card" means the ClinCard Prepaid MasterCard issued to you by The Bancorp Bank. By accepting and using the Card, you agree to be bound by the terms and conditions ClinCard Prepaid MasterCard issued to you by The Bancorp Bank. By accepting and using the Card, you agree to be bound by the ferms and conditions contained in this Agreement. Card Account means the records we maintain to account for the value of claims associated with the Card. "You" and "your" mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "Wo," rus," and run" mean the Issuer, our successors, affiliates or assignees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account or have been loaded into the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a gregard card. The Card is not connected in any way to any other account. The Card is not acredit card. The Card is not not receive any interest on your funds in the Card Account. The Card is not not receive any interest on your funds in the Card account. The Card will remain the property of the issuer and must be sumendered upon demand. The Card is not nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may close your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms of this

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

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Wittie down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card Is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.
Activate Your Card
Your Card will be active when you receive it. You may begin using the Card as soon as you receive it.

Personal Identification Number

Personal Identification Number ("PIN") with your Card Account. However, you may select a PIN once you have registered your Card with your personal information. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled "Your Liability for Unauthorized Transfers.

Authorized Card Users

Authorized variouses.

You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card number, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

Secondary Cardholder

You may not request an additional Card for another person.

You may not request an accitional Card for another person. Your Representations and Warranties By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the United States or the District of Columbia; (ii) you have provided us with a writingbe U.S. street address (not a P.O. 80x); (iv) the personal information that you provide to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms;

connection with the Card is true, correct and complete; (v) you reserved a copy or was represented and agree as to so could be a complete. (v) you reserved a copy or was represented and agree as to complete, and (vi) you accept the Card.

Cash Access
With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") that bears the MasterCard, Cirrus*, STAR* or NYCE*
Acceptance Mark, or any Point-of-Saie ("POS") device, as permissible by a merchant, that bears the MasterCard, STAR or NYCE Acceptance Mark. All
ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM. The maximum cumulative amount that may be
withdrawan from an ATM per day is \$500.00. The maximum cumulative amount that may be withdrawn from a participating bank (over the counter
withdrawal) part day is the available belance of your Card. Any funds withdrawn from a POS device will be subject to the maximum amount that can be

withdrawell) per day is the available belance of your Card. Any tuncs withdrawn from a PUS device will be suggest to the maximum atticults uses used to go card per day.

Loading Your Card

You may not load additional funds to your Card, called "value loading". Only your "program sponsor" may load additional funds to your Card. The minimum amount of the initial value load is \$1,00. The minimum amount of the initial value load is \$1,00. The maximum amount of each value reload is \$1,000.00. You will have access to your funds the same day following a loading of funds

using four varuneaures
The maximum amount that can be spent on your Card per day is \$5,000.00. The maximum value of your Card is restricted to \$10,000.00.
You may use your Card lo purchase or lease goods or services everywhere Debit MasterCard, STAR cards or NYCE cards are accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholders to conduct split transactions where you would use on of exceed the value available on your Card Account. Some merchants do not allow cardiolates to conduct spit transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a spit transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a spit transaction and prot to swiping your Card, you card is likely to be declined. If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$100.00 or more. If you rure of your Card is a cardiology out have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, of or similar purchases, the merchant may preauthorize the transaction amount 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 payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.
If you use your Card unther without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the card itself. For security reasons, we may limit the amount or muthor your card count of the transaction and any applicable fees. You are not allowed to exceed the available amount in you

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Returns and Refunds

Card Regiacement

returns and returnors

from any entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant. The issuer or Greenphire is not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided

Value Replacement (Card. You will be required to provide personal information which may include your Card number, full name, transaction history, copies of accepted identification, etc. There is a fee for replacing your Card.

Transactions Made In Foreign Currencies

Transactions Made in Foreign Currencies
If you obtain you funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by MasterCard International Incorporated into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by MasterCard International Incorporated from the range of rates available in wholesate currency markets for the applicable central processing date, which may vary from the rate MasterCard International Incorporated itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the issuer may assess a foreign currency conversion fee of 3% of the transaction amount and will realin this amount as compensation for its services. Transactions made outside of the 50 United States and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. ourserby.

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts. Card Account Balance/Periodic Statements

Card Account BalancePendoic Statements
You are responsible for keeping track of your Card Account available balance. Merchants generally will not be able to determine your available balance. It's important to know your available balance before making any transaction. You may access your available balance by accessing your Card Account online or by calling 1-869-892-3795. Statements in electronic format will be made available free of charge at www.mycfincard.com during each month in which a transaction occurs. You will not automatically receive pager statements. You may choose to have a paper statement mailed to you by contacting us each time at 215-690-5363 or emailing support@greenphire.com. However, there is a fee for this service. Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. Any time your remaining Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount resulting in a zero balance on your Card Account.

Domestic ATM Cash Withdrawal Fee: SVC CHG WITHDRAWAL	\$2.00 (per transaction)
International ATMCash Withdrawal Fee: SVC CHG WITHDRAWAL	\$3.00 (per transaction)
Customer Service Live Agent: Fee to speak with a live CS representative	\$0.00 Per IVR inquiry
Monthly Maintenance Fee: SVC CHG MONTHLY	\$3.00 (This fee is waived for 6 months following any of the following: ATM transactions, PIN POS transactions, Signature POS transactions, or value loads to the Card Account.)
Paper Statement Fee: STMT FEE	\$2.00 (per statement)
Replacement Card Fee: SVC CHG REPLACE CARD	\$7.00 (per Card when Card is reissued or replaced for any reason)
Card Account Liquidation Fee: SVC CHG REMOVE FUNDS	\$10.00 (charged if a check is issued for funds on Card Account)
Foreign Currency Conversion Fee: (SVC CHG INTRNT), TRAN)	3% of transaction amount

If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fe nt will be charged to your Card.

We may disclose information to third parties about your Card or the transactions you make:

We may disclose information to third parties about your Card or the transactions you make:

(1) Where it is necessary for completing transactions;

(2) In order to verify the existence and condition of your Card for a third party, such as merchant;

(3) In order to comply with government agency, court order, or other legal or administrative reporting requirements;

(4) If you consent by giving us your written permission;

(5) To our employees, auctions, affiliates, service providers, or attorneys as needed; or

(6) Otherwise as necessary to faillifiant or obligations under this Agreement.

Our Liability for Fallure To Complete Transactions

If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or champes. However, there are some exceptions. We will not be liable, for instance;

(1) If through no fault of ours, you do not have enough funds available on your Card to complete the transaction;

(2) If a merchant refuses to acceed your Card.

(2) If a merchant refuses to accept your Card;
(3) If an ATM where you are making a cash withdrawal does not have enough cash;
(4) If an electronic tearninal where you are making a transaction does not loverale properly, and you knew about the problem when you initiated the

(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 activistrative process or other encumbrance restricting their use;
(7) If we have reason to believe the requested transaction is unauthorized.

() If we have reason to believe the requested transaction is unautronzed;
(s) if circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken, or
(9) Any other exception stated in our Agreement with you.
Your Liability for Unauthorized Transfers

Your Liability for Unauthorized Transfer
Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account willhout your permission, call us at 1-866952-3795. Under MasterCard Rules, your liability for unauthorized MasterCard transactions on your Card Account his 50.00 if you notify us within hey (2) business days and you exercise reasonable care in seleguarizing your Card from loss, thet, or unauthorized use. This 60.00 if you note papily if a PIN is used as the method of verification for a disputed transaction or you have reported two (2) or more incidents of unauthorized use in the immediately preceding twelve (12) month period. If you notly to within two (2) business days at 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 that of your Card and we can prove that two could have stopped someone from using your Card without your permission if you had promptly notified us, you could isse as much as \$500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the Also, it you become aware of anotor your salement shows transcations that you do not make, nothly us at once lockwing the processes saled in the paragraph labeled "Information About Your Right to Dispute Errors". If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.

Chier Miscellaneous Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any dearinghouse or other association involved in transactions. We do not waive our rights by delaying or falling to exercise them at anytime. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental approx, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall be governed by the law of the State of Delaware except to the extent governed by federal law.

Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by we may amend or crange the terms and conductors of this Agreement at any time. You way be notified or any change in the manner provided by acplicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your cancellation of this Agreement with not affect any of our rights or your obligations arising under this Agreement prior to termination. In the event that your Card Account is cancelled, closed, or terminated for any reason, you may require the unused balance to be returned to you via a check to the mailing address we have in our records. There is a fee for this service. Please refer to the fee schedule above. The Issuer reserves the right

check to the maning accreases we have in our records. Inner is a free for this service, interest to the respective accrease access, the issue reserves are night to refuse to return any unused behave a more standard and the reserves are night to refuse the reserve or questions about your Card Account, telephone us at 1-866-952-3795, contact Cardholder Services by mail at Attr. Prepaid Debit in case of errors or questions about your Card Account, telephone us at 1-866-952-3795, contact Cardholder Services by mail at Attr. Prepaid Debit in case of errors or questions about your Card Account, source and the preparation of the property request a written history of your transactions at any time by calling us at 1-215-690-5363 or writing us at Carcholder Services, P.O. Box 60473, King of Prussia. -PA 19406.

(1) Your name and Card Account Number.

(2) Why you believe there is an error, and the dollar amount involved.

(3) Anomyimately when the error took place

(c) Pupproximately when the error look place.
If you provide this information orally, we may require that you send your complaint or question in writing within sixty (60) calendar days of the date of the transaction in error.
Once your written dispute has been received we will determine whether an error occurred within sixty (60) calendar days after we hear from you and will

one your winten uspoin rescreed reviewed we will cereimme whereir an interior doctarted within story (by) caserdal days after we head inch you are not concert any error promptly. If we need more lime, however, we may take up to nineay (90) days to investigate your complaint or question. If we decide to do this, we will notify you verbally or in writing. If we ask you to put your complaint or question in writing and you do not provide it within sixty (60) calendar days of the date of the transaction in error, we may not credit your Card.

For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. If we decide that there was no error, we will send you a written.

We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written

explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this section.

or its section.

English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English. Customer Service

To customer service or additional information regarding your Card, please contact us at: ClinCard Prepaid MasterCard P.O. Box 60473 King of Prussia PA 19406

Customer Service agents are available to answer your calls 24 hours a day at 1-866-952-3795

Telephone Monitoring/Recording
From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by

No Warranty Regarding Goods or Services as Applicable

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card Arbitration

Arbitration
Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: I) this Agreement; ii) your Card; iii) the Cards of any additional cardholders designated by you; iv) your purchase of the Card; v) your usage of the Card; vi) the amount of available funds in the Card accounts; vii) advertisements promotions or oral or written statements related to the Cards, as well as goods or services purchased with the Card; viii be benefits and services related to the Cards; viii in the Card; viiii in the Dendits and services related to the Cards; or with two described, jobs or styled; shall be FINALLY and EXCLUSIVELY resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

ADDITION AC (9.0.5.0. 1-16).
We will pay the initial filing fee to commence arbitration and any arbitration hearing that you atlend shall take place in the federal judicial district of your residence.
ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM

THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

AS PROVIDED FOR IT IN EACH CODE OF PROCEDURE. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: AAA, at 335 Mactison Avenue, New York, NY 10017 or at www.adr.org. All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award

shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.
NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION

OF ANY CLAIM OF A NOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.

This arbitration provision shall survive: I) the termination of the Agreement; ii) the benkruptcy of any party, iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity, or iv) expiration of the Card. If any portion of this arbitration provision is deemed invalid

of any anomal of the property of the desired property of the p

This Cardholder Agreement is effective 03/2013