

Mango Savings Account Customer Agreement

Agreement Definitions:

This document is an addendum (“Savings Addendum”) to your Mango Cardholder Agreement (“Card Program Agreement”) and contains additional terms related to the savings account affiliated with your Card Account (“Savings Account”) with Sunrise Banks N.A., Member FDIC, St. Paul, MN 55103 (the “Bank”) Unless otherwise specified herein, the terms and conditions that apply to the Card and Card Account also apply to the Savings Account, and the definitions of terms given in the Card Program Agreement also apply to this Savings Addendum.

The English language controls the meaning of the content provided herein. The Content contained above has been translated into Spanish for your convenience only. The translation may not accurately represent the meanings of terms, conditions and representations presented in the English language.

Acceptance and Usage:

By transferring funds from your Card Account to your Savings Account, you agree to be bound by this Savings Addendum. Please read this Savings Addendum carefully and keep it for future reference.

Contacting Customer Service:

For customer service, additional information, or questions regarding your Savings Account, please contact Customer Service: mail us at Mango Customer Service, P.O. Box 315, New York, NY 10018; call us toll-free at 855-687-2036; or visit my.mangomoney.com (the “Website”).

FDIC Insured:

Funds transferred to your Savings Account are insured by the Federal Deposit Insurance Corporation (“FDIC”).

Savings Account Restrictions; Adding and Withdrawing Funds:

You may not open a Savings Account unless you have a Card Account which is active, is not blocked, and does not have a negative balance. Please refer to my.mangomoney.com for more details on how to open your Savings Account. If you close your Card Account, your Savings Account will also be closed. Only natural persons are eligible to open a Savings Account and not, for example, a business entity. This Savings Account may only be used for personal, family or household purposes, and is not to be used for commercial purposes.

To add funds to your Savings Account, you must first load them to your Card Account and then transfer them to your Savings Account via my.mangomoney.com. You may not transfer more than \$1,700.00 per day from your Card Account to your Savings Account. .

To withdraw funds from your Savings Account, you must transfer the funds from your Savings Account to your Card Account, also via my.mangomoney.com. You may not make any other type of outgoing transfer or transaction from your Savings Account; prohibited types of outgoing

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transfers from your Savings Account include, but are not limited to, transfers by check, wire, or Automated Clearing House (“ACH”). Purchase transactions and ATM withdrawals from your Savings Account are prohibited.

As required by applicable Federal law, you may make no more than six transfers from your Savings Account to your Card Account per calendar month.

You may not make transfers from your Savings Account to your Card Account which are in excess of your available Savings Account balance. If your Savings Account withdrawal amount results in causing the Card Account to exceed its maximum account balance limit, then the Savings Account withdrawal will be declined. Withdrawals are considered made on the date the transfer posts and settles to your Card Account, not the date the withdrawal request was initiated.

We may allow you set up automatic recurring transfers from your Card Account to your Savings Account. If a scheduled automatic recurring transfer would exceed your available Card Account balance, the automatic recurring transfer will be declined and you will not be charged a fee.

Account Closure:

When your Savings Account is closed, we will return to you all available funds from your Savings Account to your Card Account. You may then access those funds via your Card Account by any means permitted under the Card Program Agreement. We will not send a check for the available funds from your Savings Account as long as your Card Account remains open.

If your Card Account is closed as well, we will return to you all available funds from your Card Account and Savings Account, net of fees or uncollected transactions.

Fees:

There are no fees associated with the Savings Account. However, we reserve the right to charge or change fees related to the Savings Account upon providing notice to you as required by applicable law. You agree to pay all applicable fees related to the Card Account as set forth in the Fee Structure referenced in the Card Program Agreement. If you transfer funds from your Savings Account to your Card Account, such funds will become subject to any fees associated with your Card Account. The most current fees will always be available on the Website. To view our simple Fee Structure, go to my.mangomoney.com.

Right of Set-Off:

Your Savings Account will not automatically be debited if a negative balance has been created in your Card Account. We do, however, reserve the right to apply funds from your Savings Account to pay off any debt, direct or indirect, that you have with us, if you have made no good-faith effort to pay such debt within 90 days. If your Card Account has a negative balance at the time you transfer funds from your Savings Account, those funds will be applied towards such negative balance, including any fees due on your Card Account, before such funds are made available to you for transactions.

Change in Terms:

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Subject to the limitations of applicable law, we may at any time add to, delete or change the terms of this Savings Addendum by sending you a notice of such changes. We will give you notice at least twenty-one (21) days before the effective date of any change if the change would result in: (i) increased fees you would be required to pay; (ii) increased liability for you; (iii) fewer types of available electronic fund transfers; or (iv) stricter limitations on the frequency or dollar amount of transfers. Advance notice may not be given, however, if we need to make the change immediately in order to maintain or restore the security of your Card or Card Account or any related payment system. If any such change becomes permanent and disclosure to you of the change would not jeopardize the security of the Card Account or any related payment system, we will provide notice to you within thirty (30) days after making the change.

Periodic Statements:

You agree to receive periodic statements for your Savings Account electronically. A continuously updated electronic statement is available 24 hours a day, 7 days a week, by visiting the Website. You can also access recent transaction history for your Savings Account by contacting Customer Service. If you wish to receive a paper statement instead of an electronic statement, you may elect this option by contacting Customer Service and providing your name, address, and other requested information.

Your Liability for Unauthorized Transfers:

Tell us AT ONCE if you believe your Access Information has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning us at 855-687-2036 is the best way of keeping your possible losses down. You could lose all the money in your Savings Account. If you tell us within 2 business days after you learn of the loss or theft of your Access Information, you can lose no more than \$50 if someone used your Access Information without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Access Information, and we can prove we could have stopped someone from using your Access Information without your permission if you had told us, you could lose as much as \$500.

Also, if your electronic statement shows transfers that you did not make, including those made by Access Information or other means, tell us at once. If you do not tell us within 60 days after the alleged unauthorized transfer was credited or debited to your Savings Account, 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

How to Notify Us of Unauthorized Transfers:

If you believe your Access Information has been lost or stolen, call **855-687-2036** or write: **Mango Card Services, PO Box 315, New York, NY 10018.**

Business Days:

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For the purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Information Given to Third Parties:

We may disclose information (including personally identifiable information) to third parties about you, the Card, your Savings Account and transactions related to the Savings Account: (i) where it is necessary to completing a transaction; (ii) in order to comply with any law or comply with the requirements of any governmental agency or court order; (iii) if you give us your written consent; (iv) to service providers who administer the Savings Account or perform data processing, records management, collections and other similar services for us, in order that they may perform those services; (v) in order to prevent, investigate or report possible illegal activity; (vi) in accordance with our privacy policy; and (vii) as otherwise permitted by law. Please see the Bank's privacy policy for further details.

Our Liability for Failing to Make Transfers:

If we do not complete a transaction from your Savings Account on time or in the correct amount according to this Savings Addendum, we may 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 Savings Account to make the transfer.
- (2) If a computer system was not working properly and you knew about the problem when you started the transaction.
- (3) If circumstances beyond our control (such as fire, flood, terrorist attack or national emergency) prevent the transaction, despite reasonable precautions that we have taken.
- (4) If any failure or malfunction is attributable to your equipment or to any internet service or payment system.
- (5) If your Access Information has been report as lost or stolen, if your Savings Account has been suspended by us, or we have reason to believe that the transaction is not authorized by you.
- (6) As authorized provided in this Savings Addendum.

Information About Your Right to Dispute Errors.

In case of errors or questions about your Savings Account, please contact us as soon as possible at 855-687-2036 or write to us at Mango Card Services PO BOX 315 New York, NY 10018. We must allow you to report an error until 120 days after the transfer allegedly in error was credited or debited to your Savings Account. You may request a written history of your transactions at any time by contacting us at the telephone number or address above. You will need to tell us: (1) your name; (2) your Card Number, (3) why you believe there is an error, (4) the dollar amount involved, and (5) 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

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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 provisionally credit your Savings 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 Savings Account. For errors involving new Savings Accounts, we may take up to 90 days to investigate your complaint or question. For new Savings Accounts, we may take up to 20 business days to provisionally credit your Savings Account for the amount you think is in error. We will tell you the results within three 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 the telephone number shown above.

E-Sign Consent:

The disclosures included in this Agreement are available to you in hard copy or electronic format; however, you have consented to electronic delivery of disclosures and annual notices. To ensure that we are able to provide you with notices and information from time to time, you must update us with any change in your e-mail address. Disclosures and notices will not be distributed on paper unless you contact us and request a paper version. You may at any time withdraw your consent to receive disclosures and notices electronically. To update your e-mail address, request a paper version, or withdraw your consent, send a written request to Mango Card Services, PO BOX 315, New York, NY 10018, or contact Customer Service at 1-855-687-2036.

Truth in Savings Disclosures

The interest rates and annual percentage yields stated below are accurate as of July 31, 2015. If you would like more current interest rate and yield information please call Customer Service at 855-687-2036 or visit my.mangomoney.com.

Your Savings Account Features

Minimum Amount to Open the Savings Account	Maximum Balance Allowed	Average Daily Balance to Obtain APY	Minimum Balance On Last Day of Month to Receive Interest
\$1.00	\$10,000.00	\$1.00	\$1.00

Rate Information

Rate for Savings Accounts With Card Accounts that have Minimum Direct Deposit Service (at least \$500 in Direct Deposits per calendar month)

Average Daily Balance	Interest Rate	APY
\$1.00 - \$5,000.00	5.85% on entire balance	6.00%
\$5,000.01 - \$10,000.00	5.85% on first \$5,000 of balance; 0.10% on portion of balance over \$5,000	6.00% 0.10%

Your interest rate and annual percentage yield may change.

Rate for Savings Accounts With Card Accounts that have Non-Minimum Direct Deposit Service (less than \$500 in Direct Deposits per calendar month)

Average Daily Balance	Interest Rate	APY
\$1.00 - \$5,000.00	1.99% on entire balance	2.00%
\$5,000.01-\$10,000.00	1.99% on first \$5,000 of balance; 0.10% on portion of balance over \$5,000	2.00% 0.10%

Your interest rate and annual percentage yield may change.

“Minimum Direct Deposit Service” means receiving direct deposits of \$500.00 or more to the Card Account in a calendar month. If your Card Account receives \$500.00 or more in direct deposits in a calendar month, it shall be considered a “Minimum Direct Deposit Service” Card Account for such calendar month. If your Card Account does not receive \$500.00 or more in direct deposits in a calendar month, it shall be considered a “Non-Minimum Direct Deposit” Card Account for such calendar month.

Minimum Direct Deposit Service Card Accounts:

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If your average daily balance is \$5,000.00 or less, the interest rate paid on the average daily balance in your Savings Account will be 5.85% with an annual percentage yield of 6.00%.

If your average daily balance is greater than \$5,000.00, an interest rate of 5.85% will be paid only for that portion of your average daily balance which equals \$5,000.00 (with an annual percentage yield of 6.00% for such portion) An interest rate of 0.10% will be paid on the portion of the average daily balance that exceeds \$5,000 of your average daily balance. The annual percentage yield for the portion that exceeds \$5,000 will be 0.10%.

Non-Minimum Direct Deposit Card Service Accounts:

If your average daily balance is \$5,000.00 or less, the interest rate paid on the average daily balance in your Savings Account will be 1.99% with an annual percentage yield of 2.00%.

If your average daily balance is greater than \$5,000.00, an interest rate of 1.99% will be paid only for that portion of your average daily balance which equals \$5,000.00 (with an annual percentage yield of 2.00% for such portion). An interest rate of 0.10% will be paid on the remainder of your average daily balance. The annual percentage yield for the portion that exceeds \$5,000 will be 0.10%.

Determination of Rate:

At our discretion, we may change the interest rate on your Savings Account.

Frequency of Rate Changes:

We may change the interest rate on your Savings Account at any time.

Balance Computation Method for Interest Calculation:

We use the average daily balance method to calculate interest on your Savings Account. This method applies a periodic rate to the average daily balance in the Savings Account for the period.

The average daily balance is calculated by adding the principal in the Savings Account for each day of the period and dividing that figure by the number of days in the period.

If your Savings Account is open for less than the full amount of the period, the average daily balance will be calculated by adding the principal in the Savings Account for each day of the period that the Savings Account was open and dividing that figure by the number of days in the period that the Savings Account was open.

The period we use is a calendar month.

You must maintain a minimum average daily balance of \$1.00 to obtain the disclosed annual percentage yield. Your Savings Account must have at least a \$1.00 balance at the end of the period in order to obtain interest in such period. .

Compounding and Crediting Frequency:

Interest will be compounded and credited to your Savings Account on the last day of each calendar month. Interest shall accrue until the day funds are withdrawn.

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Effect of Closing Your Savings Account:

If you close your Savings Account before interest is credited, you will **not** receive the accrued interest.

FACTS WHAT DOES SUNRISE BANKS, N.A. DO WITH YOUR PERSONAL INFORMATION?

Why? Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information that we collect and share depend on the product or service you have with us. This can include:

- Social Security Number and Date of Birth
- Address of Residence and Government Issued Identification
- Transaction History

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All Financial Companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons Financial Companies can share their customers’ personal information; the reasons Sunrise Banks, N.A. chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Sunrise Banks, N.A. Share?	Can you limit this sharing?
For our everyday business purposes – such as: to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No

For our affiliates' everyday business purposes – information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For non affiliates to market to you.	No	We don't share

Questions?	Call 855-687-2036
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Who we are

Who is providing this notice?

Sunrise Banks, N.A.

What we do

How does Sunrise Banks, N.A. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.

How does Sunrise Banks, N.A. collect my personal information?

We collect personal information, for example, when you

- Open a Card Account or use your card
- Pay your bills or make a purchase
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates everyday business purposes- information about your creditworthiness,
- Affiliates from using your information to market to you,
- Sharing for non affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as University Financial Corp. dba Sunrise Banks.*

Non affiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- *Sunrise Banks, N.A. does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between non affiliated financial companies that together market financial products or services to you.

• *Our joint marketing partners include prepaid card companies.*