

INAMO PREPAID STARTER CARD

CARDHOLDER AGREEMENT IMPORTANT – PLEASE READ CAREFULLY

IMPORTANT – PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (“ARBITRATION” CLAUSE) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION. YOU MAY REJECT THE ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE WITHIN 45 DAYS AFTER YOUR FIRST CARD PURCHASE.

CLIENT SUPPORT CONTACT INFORMATION:

Mailing Address: 929 Colorado Avenue, Santa Monica, CA, 90401
Phone Number: 1800-401-5493
Website: www.inamo.com

THIS CARDHOLDER AGREEMENT (THIS “AGREEMENT”) IS BETWEEN YOU AND SUTTON BANK, THE ISSUER OF YOUR CARD.

THE FOLLOWING TERMS AND CONDITIONS GOVERN YOUR USE OF THE INAMO PREPAID SINGLE-LOAD WEARABLE VISA® STARTER CARD. BY ACTIVATING, AND/OR USING OR ALLOWING SOMEONE ELSE TO USE THE INAMO PREPAID WEARABLE STARTER CARD, YOU ARE AGREEING TO THE FOLLOWING TERMS AND CONDITIONS.

1. THE CARD PROGRAM

This INAMO PREPAID STARTER CARD Cardholder Agreement (this “Agreement”) represents an agreement between you and Sutton Bank (“Bank”) and contains the terms and conditions governing the INAMO PREPAID STARTER CARD, or “Starter Card” (“Card”) issued to you by Bank. Bank is an FDIC (Federal Deposit Insurance Corporation) insured member institution. By accepting the Card, you agree to be bound by and accept the terms and conditions set out herein.

The Fee Schedule, available herein, applies to your use of the Card and is incorporated into this Agreement by this reference. If you do not agree to be bound by this Agreement, you will not be able to activate or use the Card. Please contact Customer Service to cancel your Card.

“You,” “your,” and “yours” mean the Cardholder who purchases a Card and any other person you allow to use the Card, whether or not permitted by the Agreement.

“We,” “us,” and “our” mean the Bank and/or its successors, affiliates, or assignees.

“Website” means www.inamo.com or the INAMO Website mobile application or the INAMO App.

“Card Account” means the account associated with your Card in which we account for the loads, transactions, fees and other claims associated with your Card.

Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so that the singular includes the plural and the plural includes the singular. 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.

You acknowledge and agree that the value available in your Card Account is limited to the funds

that you have loaded on your Card Account or that have been loaded to your Card Account on your behalf. The expiration date of the Card is identified on the front of the Card. The Card is a prepaid card. The Card is not connected in any way to any other account or bank account. The Card is not a credit card and your use of the Card will not enhance your credit rating. The Card is not for resale. You will not receive any interest on your funds in the Card Account. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. All funds associated with the Card shall be held by the Program Manager in an account with the Bank for your benefit. The Card is intended for personal, family, or household use and is not designed for business use. We may close the 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 Agreement.

Keep record of your Account in case your Card is lost, stolen, or destroyed. Unless your Card is a Personalized Card, we may not have a record of which Card you own. Please read this Agreement carefully and keep it for future reference.

BY ACTIVATING YOUR CARD OR PARTICIPATING IN THE PROGRAM IN ANY WAY, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTAND THIS AGREEMENT AND YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT AND OUR PRIVACY POLICY. PLEASE VISIT WWW.INAMO.COM ("THE WEBSITE") TO VIEW, PRINT, AND SAVE THIS AGREEMENT AND https://www.suttonbank.com/_kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf TO VIEW, PRINT, AND SAVE OUR PRIVACY POLICY.

1.1 Card Type:

Card or Starter Card means your INAMO PREPAID WEARABLE STARTER Card that has **NOT** been registered on the website and is not reloadable. You may have purchased your Starter Card directly on the website or it was included in a package that you purchased at a retailer. A single cash load to a Starter Card may be made online or at a retailer, in the minimum and maximum amount as set forth on the package. A Starter Card cannot be reloaded unless you wish to register the Card.

IMPORTANT: The Starter Card will not have full GPR functionality (e.g., no Automated Teller Machine ("ATM") withdrawals or other forms of cash access, no reloads of additional funds to the card, no direct deposit, no card-to-card transfers) until the Card has been successfully registered as a INAMO GPR Card and your identity has been verified.

1.2 Card Use & Ownership:

You may use your card to make purchases at any merchant that accepts Visa Prepaid cards, subject to your available Card balance and the other terms and conditions of this Agreement. You cannot use your Starter Card to perform Internet, mail order, or telephone transactions.

Each time you use your Card, you authorize the Bank to reduce the funds available on your Card by the amount of the transaction. The Card is not a gift card or gift certificate.

You will receive a Personal Identification Number ("PIN") with your Starter Card.

The Card is not a device that access money in an individual checking or savings account. When you use your Card, you are redeeming the value on the Card and not making a withdrawal from a checking or savings account. Your card is NOT a bank deposit account, debit card, or a charge card that allows you to make purchases or obtain advances and pay later. You may not use your Card for online gambling, escort services, or any illegal transaction. The Card will have a printed expiration date and the Card will expire, in accordance with applicable law, on the ex-

piration date. The Card will remain the property of the Bank and must be surrendered upon demand. Your Card is non-transferable, is not for resale, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. You must surrender a revoked Card and you may not use an expired or revoked Card. You are required to notify us promptly if the card is lost or stolen.

If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the transaction amount may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred.

A preauthorization will place a “hold” on those available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized 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.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days.

Each time you use your Card, you authorize us to reduce the available value of your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the available balance of funds on your Card, you shall remain fully liable to us for the amount of the transaction and any fees, if applicable.

1.3 Authorized Card Users:

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, 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. You may not request an additional Card for another person.

1.4 Cash Access:

You may not use the Starter Card to obtain cash from an Automated Teller Machine (“ATM”), Point-of-Sale (“POS”) device, or by any other means.

1.5 Preauthorized Transfers:

The Card Account cannot be used for preauthorized direct debits from merchants, Internet service or other utility service providers. If presented for payment, preauthorized direct debits will be declined and payment to the merchant or provider will not be made. You are not authorized to provide the combination of the Issuer’s bank routing number and the Card Account number to anyone other than a Direct Deposit employer or payer.

1.6 Card Limitations:

The maximum dollar value of the Starter Card is restricted to \$500.

You may use the Starter purchase or lease goods or services everywhere Visa cards or PULSE cards are accepted within the fifty (50) U.S. states, Puerto Rico or the District of Columbia, as long as you do not exceed the available value of the Card Account.

If you use your Card at an automated fuel dispenser (“pay at the pump”), the transaction

may be preauthorized for an amount up to \$150.00 or more. If your Card is declined, even though you have sufficient funds available, you should pay for your purchase inside with the cashier.

We may increase, reduce, cancel, or suspend any of the restrictions or add new ones at any time. Each time you use your Card, you authorize us to reduce the available value of your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the available balance of funds on your Card, you shall remain fully liable to us for the amount of the transaction and any fees, if applicable.

1.7 Loading Your Card:

Your Starter Card is only loadable at the time of purchase up to \$500 and may not be reloaded. Personal checks, cashier's checks, or money orders sent to the Issuer are not an acceptable form of loading. All such checks and money orders sent to the Issuer for Card loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.

For Card balance information, please use the INAMO Mobile App or call 1-800-401-5493.

Starter Card Limits	Amount (USD)
Minimum Initial Load	\$10
Maximum Initial Value Load	\$500
Maximum Amount per Transaction	\$500
Maximum Daily Spend Amount	\$500
Maximum Monthly Spend Amount	\$500
Maximum Balance of Card	\$500
Card Lifetime	36 Months

* Minimum and maximum limits are restricted to the dollar value that has been loaded to the Card Account.

2. Returns and Refunds

If you are 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. Neither the Issuer nor the Program Manager is responsible for the delivery, quality, safe-

ty, legality or any other aspects of goods or services 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.

3. Card Replacement

If you need to replace the Card, please contact info@inamo.com to request a replacement Card. For information about the delivery options and applicable fees, see the section labeled "Fee Schedule." For information on replacing an expired Card, see the section below labeled "Expiration."

2.

4. Expiration

Your Card will expire no sooner than the date printed on the front of it or until the value on the Card reaches zero. **The funds associated with the Card do not expire.** You will not be able to use your Card after the expiration date; however, you may request a replacement Card to you by following the procedures in the section labeled "*Card Replacement*".

5. Receipts

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.

6. Checking Your Balance

You should keep track of the amount of value loaded on Cards issued to you. You may obtain information about the amount of money you have remaining in your Card account and recent transaction activity by visiting www.inamo.com, INAMO App or by calling 1800-401-5493. It may also be possible to request a written copy of account transactions by calling 1800-401-5493 or by mailing us at 929 Colorado Ave, Santa Monica, CA, 90401.

7. Fees

Please see the below Fee Schedule for fees related to the INAMO Prepaid Starter Card.

All Fees	AMOUNT (in \$USD)	Applicability (unless otherwise specified in this Agreement)
Activation Fee	\$9.95	Starter Card: A one-time purchase fee will be added to the initial amount that you choose to load to the card. For example: If you would like to load \$100 at the time of purchase of the Starter wearable, a fee of \$9.95 will be added to the total. Therefore, you would be charged \$109.95 by the Merchant.
Inactivity Fee	\$5.00	Starter Card: Unless prohibited by law, you will be charged a monthly inactivity fee, following the period of 3 months in which the Starter Card, has not been used to make purchases. The monthly activity fee will be charged during the card lifetime and after expiry of the card. The monthly inactivity fee is deducted from the Balance. If there is no remaining balance following the debit of any monthly inactivity fee, we will waive the remainder of our fee.

8. Register Your Card for GPR Features & Benefits

To enable full GPR features and benefits on your Card Account, register via the INAMO Mobile App. To register, download the INAMO Mobile App at the Android Play Store or the Apple App Store to your smart phone. During registration, we will collect and verify your personal information. Depending on the information you give us and our attempt to verify your identity, you may be delayed in your ability to enable GPR Card functions, and we may even restrict access to funds on the Starter Card or close your Card account. Once you are verified, your Starter Card will have full GPR Card functionality and will be replaced with your new personalized GPR Card.

9. Confidentiality

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, auditors, affiliates, service providers, or attorneys as needed; or
6. Otherwise as necessary to fulfill our obligations under this Agreement.

You agree and understand to the collection, use, and disclosure of your information as set forth in this Agreement and our Privacy Policy available at https://www.suttonbank.com/_kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf.

10. Our Liability for Failure 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 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 funds available on your Card to complete the transaction;
2. If a merchant refuses to accept your Card;
3. If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
4. If access to your Card has been blocked after you reported your Card lost or stolen;
5. If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
6. If we have reason to believe the requested transaction is unauthorized;
7. 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
8. Any other exception stated in our Agreement with you.

11. Your Liability for Unauthorized Transfers

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 without your permission, call 1-800-401-5493 or visit the INAMO Mobile App. If we issue a replacement Card, the replacement Card will have a value equal to the Available Balance on the Card at the time you notified us of the loss or theft. Any Available Balances will be temporarily unavailable until you

activate your replacement Card. NO REFUNDS WILL BE PROVIDED FOR AMOUNTS DEBITED FROM THE LOST OR STOLEN CARD BEFORE YOU NOTIFY US. You acknowledge that purchases made with prepaid card or virtual accounts, such as the Card, are similar to those made with cash. You cannot “stop payment” or “lodge a billing dispute” on such transactions. Any problems or disputes you may have regarding a purchase should be addressed directly with the merchant.

12. Other 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 clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Ohio except to the extent governed by federal law.

13. Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at www.inamo.com or through the INAMO Mobile App, and any such amendment shall be effective upon posting to that website. The current Agreement is available at the INAMO Mobile App. You will be notified of any change in the manner provided by applicable 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 termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

14. Overpayment

We reserve the right to deduct funds from your Card Account in order to correct a previous error or overpayment to you.

15. INAMO App and Website Availability

Although considerable effort is expended to make our App, Website and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website and/or App changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes, and armed conflicts.

You agree to act responsibly with regard to our website and/or App and its/their use. You will not violate any laws, interfere or disrupt computer networks, impersonate another person or entity, violate the rights of any third party, stalk, threaten or harass anyone, gain any unauthorized entry, or interfere with the website's and/or App's systems and integrity.

We shall not bear any liability, whatsoever, for any damage or interruptions caused by any “computer viruses” that may affect your computer or other equipment. We advise the regular use of a reputable and readily available virus screening and prevention software.

16. 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.

17. Customer Service

For customer service or additional information regarding your Card, please contact us at:

INAMO Customer Service

929 Colorado Avenue, CA, 90401

Phone: 1800-401-5493

Live Customer Service Agents are available 8 hours a day, five (5) days a week from 10:00 am EST to 6:00 pm EST to answer your calls.

18. Communications

All communications regarding the card will be electronic, utilizing In-App messaging, Text Messaging and/or Email messaging.

18.1 Your Consent:

To the extent permitted by applicable law, you consent to use electronic signatures and to electronically receive all records, notices, statements, communications, and other items for all services provided to you under this Agreement and in connection with your relationship with us (collectively, "Communications") that we may otherwise be required to send or provide you in paper form (e.g., by mail). By accepting and agreeing to this Agreement electronically, you represent that: (1) you have read and understand this consent to use electronic signatures and to receive Communications electronically; (2) you satisfy the minimum hardware and software requirements specified below; and (3) your consent will remain in effect until you withdraw your consent as specified below. You have the right to request 1 (one) paper account statement each month that your Card Account is open and active.

18.2 Your Right to Withdraw Your Consent:

Your consent to receive Communications electronically will remain in effect until you withdraw it. You may withdraw your consent to receive further Communications electronically at any time by calling 1800-401-5493. If you withdraw your consent to receive Communications electronically, we will close your Card Account and return your remaining Card Account balance as set forth in this Agreement, and you will no longer be able to use your Card or participate in the Program, except as expressly provided in this Agreement. Any withdrawal of your consent to receive Communications electronically will be effective only after we have a reasonable period of time to process your withdrawal. Please note that your withdrawal of consent to receive Communications electronically will not apply to Communications electronically provided by us to you before the withdrawal of your consent becomes effective.

18.3 Hardware and Software Requirements:

In order to access and retain Communications provided to you electronically, you must have: (1) a valid email address; (2) a computer or other mobile device (such as tablet or smart phone) that operates on a platform like Windows or a Mac environment; (3) a connection to the Internet; (4) a Current Version of Internet Explorer 8 (or higher), Mozilla Firefox 7.0, Safari 5, or Chrome 15; (5) a Current Version of a program that accurately reads and displays PDF files, such as Adobe Acrobat Reader version 7 or higher; (6) a computer or device and an operating system capable of supporting all of the above; and (7) a printer to print out and save Communications in paper form or electronic storage to retain Communications in an electronic form. "Current Version" means a version of the software that is currently being supported by its publisher.

18.4 Copies of Communications.

You should print and save and/or electronically store a copy of all Communications that we send to you electronically.

19. 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 applicable law.

20. 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.

21. Section Headings

Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

22. Entire Understanding

This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter.

23. Disclaimer of Warranties

EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD OR RELATING TO OR ARISING OUT OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

24. Limitation of Liability

WE WILL NOT BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR THE CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT, OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW. TO THE EXTENT PERMITTED BY LAW, YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY US SHALL BE LIMITED TO THE TOTAL AMOUNT AVAILABLE TO THE CARD.

5.

25. Arbitration

You or we may elect to resolve any claim by an individual arbitrator. Claims are decided by a neutral arbitrator. If arbitration is chosen by any party, you and we hereby waive the right to litigate the claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration.

Any claim, dispute, or controversy ("Claim") between you and us arising out of or relating in any way to this Agreement, your Card, your purchase of the Card, your usage of the Card, or transactions on the Card, no matter how described, pleaded or styled, shall be finally and exclusively resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in your state of residence at a location that is reasonably convenient for both parties.

We will pay all fees associated with administration of arbitration, including fees to commence

the arbitration. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION, OR PRIVATE ATTORNEY GENERAL ACTION, OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON SHALL BE ALLOWABLE IN ARBITRATION.

This arbitration provision shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

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.

Solely for purposes of this Section ("*Arbitration*"), "*We*" or "*Us*" shall mean the Issuer, and its respective successors, affiliates or assignees as well as any third party using or providing any product, service or benefit in connection with the Card.

You may reject this Arbitration provision by sending a written rejection notice to us at: INAMO Inc., 929 Colorado Ave, Santa Monica CA 90401. Your rejection notice must be mailed within 45 days after your first card purchase. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in the cardmember agreements for any other currently open INAMO accounts you have will not apply to you, except for any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this section or the Agreement.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD, SAVE YOUR RECEIPT AND CONTACT CUSTOMER SERVICE TO CANCEL YOUR CARD AND TO REQUEST A REFUND.

INAMO contactless payment accounts are issued by Sutton Bank pursuant to a license by Visa U.S.A. Inc.

This Cardholder Agreement is effective as of the Revision Date set forth above.

All Fees	Starter Card	
Get Started	Amount	Details
Card Issuance/Activation	\$9.95	Fee charged for activation of the INAMO Wearable Starter Card
Monthly Usage		
Monthly Fee	\$0	This fee will be deducted from your Card Account each month, beginning on the date of activation and each month thereafter on the anniversary date of activation.
Add Money		
Direct Deposit	N/A	
Vanilla Direct Reload	N/A	
Get /Send Cash		
Domestic ATM Withdrawal	N/A	
Over the Counter Cash Withdraw	N/A	
ATM Decline Fee	N/A	
Card to Card Transfer Via App	N/A	
Card to Card Transfer Live Agent	N/A	
Information		
Automated (IVR)Balance Inquiry Phone Calls	\$0	Fee for each balance inquiry with the Automated (IVR) system.
Other Automated (IVR) Calls	\$0	Fee for each contact with the Automated (IVR) system.
Balance Inquiry Live Agent	\$0	Fee for each balance inquiry with a live agent.

Other Live Agent Phone Calls	\$0	Fee for contact with a live customer service agent.
Email and Text Message Alerts	\$0	Standard text messaging rates may apply.
Paper Statement Fee	\$0	
ATM Balance Inquiry	N/A	
Using Your Card Outside the U.S.		
Foreign Currency Fee	N/A	
International ATM Withdrawal	N/A	
International ATM Balance Inquiry	N/A	
International ATM transaction decline	N/A	
Other		
Inactivity Fee	\$5	Per month after 3 months of no activity
Balance Refund Paper Check Fee	N/A	

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$N/A	\$0	\$N/A	\$N/A
ATM balance inquiry			\$0
Customer Service (automated IVR or Live Agent)			\$0
Inactivity (Charges begin after 3 months of inactivity)			\$5 per month
We charge - other types of fees. They are:			
Activation Fee			\$9.95
<p>No Credit or Overdraft Feature. Register your card for FDIC insurance and other protections. For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services inside the package, or call 1(800) 401-5493 or visit www.inamo.com.</p>			