

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
<b>\$0</b>	<b>\$0</b>	<b>\$2.00</b>	<b>\$0.00*</b>
ATM Balance Inquiry			<b>\$0.75</b>
Customer Service (automated or live agent)			<b>\$0</b>
Inactivity (monthly fee after six (6) months of no successful load transactions)			<b>\$2.95</b>
<b>We charge 5 other types of fees.</b> Here are some of them:			
Account to Bank Transfer			<b>\$2.00</b>
ATM Withdrawal Decline			<b>\$0.75</b>
* Third-party fees may apply. Any fees charged by third parties will be your responsibility.			
<b>No overdraft/credit feature.</b>			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> . Find details and conditions for all fees and services inside the Terms & Conditions or call <b>877-220-3988</b> or visit <a href="http://playplusgo.com/terms">playplusgo.com/terms</a> .			

TwinSpires Play+ is offered by Sutton Bank. There is no charge to obtain an account and no charge to activate your account.

The following is a complete list of fees that apply to your Account. All fees are deducted from your Available Balance on your Account unless otherwise specified. Sightline may amend, change or delete these fees in the future as set forth in the Amendment Section.

**List of all fees for the TwinSpires Play+ Program:**

<b>All Fees</b>	<b>Amount</b>	<b>Details</b>
<i>Monthly Usage</i>		
Account Maintenance	\$0.00	Charged monthly.
<i>Add Funds</i>		
Deposit from Gaming	\$0.00	May be described as "Credit Funds" on account statement. Fee is rounded to nearest \$.01**.
Bank Card Load <sup>1</sup>	\$0.00	May also be described "Shared Funds in SVC Load" on account statement. Fee may post either to Prepaid Card Account or be added to Bank Card amount processed. Fee is rounded to nearest \$.01**.
eCheck Load <sup>2</sup>	\$0.00	Charged per load. Fee is rounded to nearest \$.01**.
PayPal Load	\$0.00	Charged per load. Fee is rounded to nearest \$.01**.
Cash ReLoad	\$0.00	Third-party fees may apply. Any fees charged by third parties will be your responsibility.
<i>Spend Money</i>		
Withdrawal to Gaming	\$0.00	May be described as "Debit Funds" on account statement. Fee is rounded to nearest \$.01**.
<i>Get Cash</i>		
ATM Withdrawal <sup>3</sup>	\$2.00	May be described as "Domestic ATM Cash Withdrawal" or "International ATM Withdrawal" on account statement.
ATM Withdrawal Decline <sup>3</sup>	\$0.75	May be described as "Domestic ATM Decline" or "International ATM decline" on account statement.
Account to Bank Transfer <sup>4</sup>	\$2.00	Withdraw funds from Account to registered bank account. Described as "ACH Withdrawal" on account statement.
<i>Information</i>		
Customer Service	\$0.00	Live agent and IVR. Includes IVR balance inquiries.
ATM Balance Inquiry <sup>3</sup>	\$0.75	May be described as "Domestic ATM Balance Inquiry" or "International ATM Balance Inquiry" on account statement. (No charge for balance inquiry through mobile app, online, or IVR.)
<i>Other</i>		
Foreign Transaction Fee	3.00%	On the U.S. dollar amount of each transaction. Applies to ATM Withdrawal and Point of Sale performed outside of U.S. Fee is rounded to nearest \$.01**.
Inactivity Fee	\$2.95	Charged monthly to available balance after 6 months without Accountholder performing a transaction.
Account Reimbursement Check	\$10.00	Per check, by Accountholder request.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Sightline by calling 877-220-3988 or by emailing [support@playplusgo.com](mailto:support@playplusgo.com). **ALL QUESTIONS ABOUT TRANSACTIONS MADE WITH YOUR CARD MUST BE DIRECTED TO US (SIGHTLINE), AND NOT TO THE BANK OR OTHER FINANCIAL INSTITUTION WHERE YOU HAVE YOUR ACCOUNT. We are responsible for servicing your card and for resolving any errors in transactions made with your card.**

\*\*Fees based on percentages are rounded up or down to the nearest \$0.01.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 855-411-2372 or visit [cfpb.gov/complaint](https://www.cfpb.gov/complaint).

<sup>1</sup> Financial Institutions may charge a cash advance fee for this type of transaction. Please check with your credit or debit card issuing bank for information on fees associated with this service.

<sup>2</sup> We are not responsible for overdraft or returned ACH fees charged by your Financial Institution.

<sup>3</sup> Some ATM owners charge an ATM Surcharge Fee which is added to the cash withdrawal amount and is in addition to this ATM Fee. We are not responsible for any surcharge or add-on ATM fees and they will be deducted from your card Account as required to process the transaction.

<sup>4</sup> By using the Account Verification Service, you authorize us to make up to two micro-deposits (less than \$1.00) to the Bank Account specified by you. You will then verify to us the amounts of each micro-deposit made to the cardholder Account

View these Terms and Conditions and Privacy Notice online at [twinspires.mycardplace.com](https://twinspires.mycardplace.com) (the "Website")

### The TwinSpires Play+ Terms and Conditions

Discover®, the Discover Acceptance Mark, PULSE®, and the PULSE Logo are service marks used by Sutton Bank, Member FDIC, under license from Discover Financial Services.

**IMPORTANT – PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION ("ARBITRATION CLAUSE") REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION AND WAIVING A RIGHT TO TRIAL BY JURY AND TO PARTICIPATE IN CLASS ACTIONS. YOU MAY REJECT THE ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE WITHIN 45 DAYS AFTER YOUR FIRST CARD PURCHASE.**

#### CUSTOMER SERVICE CONTACT INFORMATION:

Address: P.O. Box 98153, Las Vegas, NV 89193  
E-Mail [support@playplusgo.com](mailto:support@playplusgo.com)  
Toll-Free Customer Service Number: 877-220-3988

- 1. The Card Program.** This TwinSpires Play+ Terms and Conditions ("Agreement") represents an agreement between you and Sutton Bank, member of the Federal Deposit Insurance Corporation ("FDIC") (the "Bank"), and contains the terms and conditions governing the TwinSpires Play+ Program ("Program"), including the TwinSpires Play+ Card (the "Card"). By using the Account or Card or by otherwise participating in the Program in any manner, you agree to the terms of this Agreement and agree that you will comply with all applicable laws. If you do not agree to be bound by this Agreement, do not activate or use the Card or Account. Please contact Customer Service to cancel your Card.

As used herein, the terms "we," "us," and "our" mean Sutton Bank and/or its successors, affiliates, and assignees, and where applicable, Program Manager Sightline Payments LLC and successors, affiliates, and/or assignees. "You" and "your" mean the person who is a U.S. resident and who is issued the TwinSpires Play+ Account ("Account"), which may comprise an Account and a virtual or physical card. "Account" means the account associated with your Card and Play+ Account in which we account for the loads, transactions, fees and other claims associated with your Card and Play + Account. Unless the context requires otherwise, "Card" refers to a Prepaid Card, either virtual or physical, that accesses funds held in the Account.

Read this Agreement and keep it for your records. Keep record of your Account in case your Card or Account number is lost, stolen, or destroyed. 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 Account is limited to the funds that you have loaded in your Account or that have been loaded to your 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 prepaid card and can only be used to access value that you have previously loaded into the Account. The Card is not connected in any way to any other card or bank account. The Card is not a credit card and your use of the Card will not enhance your credit rating. You will not receive any interest on your funds in the Account. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable, is not for resale, 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 cancel 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 and conditions of this Agreement or that may be fraudulent or illegal. There is a limited purpose, virtual Account at the Bank in which the funds you elect

to store in the Account are maintained. You have no rights to those funds stored in the virtual Account, make any deposit, withdrawal, or any other transaction with the Account, except to access the funds and perform transactions in accordance with these Terms and Conditions.

- 2. Description of Program and Card.** Your Account allows you to deposit funds to or from the Account; make purchases for goods and services everywhere Discover® is accepted; perform ATM withdrawals at ATM devices that accept the card networks for the Account; and access your loaded funds or load your gaming-related winnings to the Account through participating gaming locations and/or gaming websites. The ability to use your funds in a gaming location is a highly unique feature of the Account and as such, is usable only in certain designated gaming locations that participate in the Program. Those locations accepting the Account for gaming purposes are part of a proprietary closed loop network not accessible to all persons. You must use your Account at a designated Program-accepting gaming location for the Account to work in a gaming context. The gaming features of the Account allow you to segregate and budget your entertainment spend separately from other accounts. You are able to manage your Account through a full service online Website (no additional charge for use) and you may have the option to access and manage your account from compatible smartphone devices (no additional charge for use) as offered. Our Interactive Voice Response (IVR) system allows you to perform many important functions at no additional charge, and, during available hours, you may elect to speak to a live agent, however, additional fees may apply. We reserve the right to record and monitor all live calls for security and training purposes. We reserve the right to modify or cancel the Program at any time with notice to you. If we suspect your Account is being used in a fraudulent manner we may suspend, block or close your Account or reduce access to your Account.

The Card is a prepaid card usable wherever prepaid debit cards bearing the applicable payment card network brand (e.g. Discover) ("Card Network") on your Card are accepted worldwide. The Card is not a gift card. The Card is not a device that accesses money in an individual 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 use your Card to make purchases at any merchant that accepts the Card Network's cards, subject to your available Account balance and the other terms and conditions of this Agreement. You may not use your Card for any illegal 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 expiration date. If your Account is in good standing and you have available funds in the Account, we will issue you a new Card upon expiration. The Card is our property and is nontransferable. We may revoke or suspend your Card or any features or services of your Card at any time without cause or notice. You must surrender a revoked Card and you may not use an expired or revoked Card. You are required to notify us promptly if the Card is lost or stolen.

- 3. Identity Verification Process.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that positively identifies each person who opens an Account. When you open an Account with us, we will ask for proof of or otherwise request your name, address, date of birth, Social Security Number and other information that will allow us to identify you. If we have any questions, we may also require you to provide your current driver's license and other identifying documents such as a passport.

After your Account is opened, we may ask again to see a copy of your driver's license or other identifying documents at any time if we deem it necessary to verify your identity, address, or transactions on your Card or Account. If we ask for specific identifying documents, we will have the right to immediately close or suspend your Card or Account if those specific documents are not provided. These measures are specifically designed to help us protect your identity and identify possible fraud on your Card or Account.

- 4. Registering for the Program.** In order to participate in the Program, you must be a U.S. citizen or legal permanent resident of the United States (with a U.S. tax ID number) of at least 21 years of age with a residential street address (not a P.O. Box); and, you must register for an Account with Sightline through a valid Program distributor. You will need to provide certain information about yourself as prompted by the registration form. The information provided may be used to determine your eligibility for the Program and must be accurate. You represent and warrant that: (a) all required registration information you submit is

truthful and accurate; (b) you received a copy of this Agreement and our Privacy Policy and agree to be bound by and to comply with its terms; (c) you accept the Account; and, (d) you will maintain the accuracy of such information and notify Sightline if any of the requested information materially changes. If approved, you will be issued an Account and receive a card after your first funding of the Account or as otherwise determined by Sightline.

- 5. Consent for Electronic Disclosures.** 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). Your consent to receive electronic disclosures delivery applies to all of the documents we provide to you electronically in connection with the Account, including periodic statements and notices. Your statement is available for viewing and printing online on the Website after selecting the paperless statement option on the Website. If you choose to unsubscribe from marketing emails from us, that will not constitute withdrawing your consent to receive electronic communications related to your Card and/or Account. 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.

**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 877-220-3988. If you withdraw your consent to receive Communications electronically, we will close your Card and 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 Account 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.

**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.

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

- 6. Name and Address Changes.** You are responsible for notifying us of any change in your name, physical address, phone number, mailing address, or email address. Requests for address or name changes may be subject to additional verification requirements.

We will attempt to communicate with you only by use of the most recent contact information you have provided to us. You agree that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you.

We cannot accept responsibility for any email messages not received by you, or for any delay in the receipt or delivery of any email notifications. If you make your email account available to any other individual, you agree that you are responsible for any release of your Card Account information to such individual.

7. **Authorized Card Users.** You are responsible for all authorized transactions initiated and fees incurred by use of your Card or Account. If you permit another person to have access to your Card or Account 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 associated with your Account according to the terms and conditions of this Agreement.
8. **FDIC Insurance.** All funds associated with the Card shall be held in an account with the Bank for your benefit, with the balance of such funds to be reduced through your use of such funds and through the imposition of fees and other charges in accordance with the terms and conditions of this Agreement. If you have provided us with the personal information requested, then such funds are insured by the FDIC up to the maximum amount specified by FDIC regulations.
9. **Disclaimer of Warranties.** EXCEPT FOR ANY EXPRESS WARRANTIES WE PROVIDE IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS, IMPLIED OR STATUTORY, 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.

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

10. **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 LOADED ON THE CARD.

### **Using Your Card and Account**

11. **Funds Availability.** Note that the availability of funds loaded to your Account depend on the source of the funds and the type of loaded value. Funds deposited in your Account, or funds transferred from other accounts from any other external bank account(s) are subject to normal Bank rules on funds availability. Funds loaded on to an Account through transfer from credit or debit cards, eCheck, participating reload networks, and wagering account merchant locations for credit to your Account are available immediately.
12. **Use of Your Card and Account.** Your Card may be used to access the funds stored in your Account. You may use your Card to perform the following types of transactions (subject to the transaction limits):
  - (a) At an ATM displaying the PULSE® or NYCE® logos, you may use your card to make withdrawals of cash up to the amount of funds in your Account not exceeding the daily cash withdrawal limit or to obtain Account balance information. Some of these services may not be available at all ATMs or at ATMs outside the United States; and
  - (b) At participating merchant locations displaying the Discover, PULSE, or NYCE logos, you may use your card to purchase goods and services (and to obtain a limited amount of cash) up to the amount of funds in your Account.

If you wish to use your card for a purchase which is greater than the balance of the funds available on your Account, you must advise the merchant to charge only the current loaded balance of prepaid funds available on the Account or less and then you must arrange to pay for the difference, if any, using another payment method. The merchant may require payment for the difference in cash rather than accepting another card, such as a credit or debit card. Some merchants may elect to not accept these "split transactions." If you fail to inform the merchant prior to completing the transaction, your transaction may be declined due to insufficient funds available. **Please note special rules for gas station purchases:** You may use your card to make a purchase at a gas station or gas station/mini-market by going inside the location and making payment directly to the attendant. Your card will not be accepted for payment at the gas pump.

If you use your card at a restaurant, a hotel, a car rental location, or for similar purchases, the anticipated purchase amount may include an additional sum up to 20% which is often added to ensure there are sufficient funds available to cover additional charges, gratuities or incidental damage incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your actual purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days (thirty days for hotels and sixty days for car rentals) for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

If you use your card number without physical presentment of 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 number of these transactions you can make on your Account through this method. You may not use your card or Account for any illegal transaction. You may use your Account for legal online gambling transactions, race and sports betting transactions, and other forms of legal gambling activities but only in locations and online gaming sites where we have authorized such use and the location is participating with our Program. You are solely responsible for determining whether the gaming you are participating in is legal. We have no liability for your participation in illegal gaming. All gaming related transactions are conducted through a private closed-loop network and are not transmitted through the Network.

You acknowledge and agree that the value available to you in your Card Account is limited to the balance of your Card Account. Each time you use your card, you authorize us to immediately reduce the value available on your Account by the amount of the transaction or preauthorization. You are not allowed to exceed the available amount on your Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Account (creating a 'negative balance'), including any purchase transactions where the retailer or merchant does not request authorization, you shall remain fully liable to the Bank for the amount of the transaction and any applicable fees or charges. You agree to pay us promptly for the negative balance. If you do not promptly add sufficient funds to your Card Account to cover the negative balance, we may cancel your Card Account and pursue collection. To the extent allowed by applicable law, you are responsible for the reasonable costs we incur in collecting amounts owed by you to us under this Agreement, including reasonably attorneys' fees and costs. We also reserve the right to cancel your Account should you create one or more negative balances with your Account. We further reserve the right to offset any negative balance by any current or future funds you may load to or maintain in your Card Account or funds in any other Card Account you maintain with us now or in the future.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Account. You may not make repetitive, preauthorized regular payments from your 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 as stated above.

Where applicable, you may deposit or withdraw funds to and from your Account from legal gaming merchants or legal online and mobile gaming merchants that enable the use of the Program by selecting



the appropriate user option(s) made available by the merchant or instructing a merchant representative to facilitates the deposit transaction.

You agree to comply with the authentication methods used by the merchant gaming system, self-serve devices and/or location, such as a password, loyalty system PIN, card PIN or other methods that may be available to validate that you are the rightful account holder to conduct such deposit, withdrawal and purchasing transactions. You agree that by utilizing available authentication methods you are solely responsible for such withdrawal, deposit, and purchase activity. You agree that we may obtain and use your loyalty or wagering account information separately provided to or by a gaming location to facilitate deposit, withdrawal, and purchase transactions on your Account.

**13. Your Personal Identification Number/Signature on the Account.** To protect the use of your card for certain transactions, including automated teller machine (ATM) transactions, a personal identification number ("PIN") will be required to conduct a transaction with your card. A PIN will be created for your card during the activation process. You may change this PIN at any time by calling Customer Service and selecting "Change PIN" from the menu option or by selecting the "Change PIN" option online at the Website. You should not disclose your PIN to anyone. If the security or confidentiality of your PIN is compromised, you should notify Sightline at once. A PIN may not be necessary to purchase goods or services at merchant locations that accept Discover®; however, you should remember your PIN in case it is requested.

There is a panel on the back of the card for your physical signature. You should sign this panel as soon as you receive your card because it helps to further protect your card from unauthorized use. However, your responsibility for card transactions, as described in these Terms and Conditions, does not depend on whether you sign your card.

**14. If You Lose the Card or Need a Replacement Card.** You agree to use your best efforts to safeguard the card at all times. You may not lend, allow another to use or authorize anyone else to use your card. If you believe the card has been lost or stolen or you need a replacement card, you should contact Sightline Customer Service immediately. We will supply you with a new card. Except as may be required by law, Sightline is not liable for any loss or damage relating to lost or stolen cards or the unauthorized use of a card.

**15. Expiration.** Unless otherwise prohibited by applicable law, your Account expires on the expiration date shown on your card. If funds remain on your Account at expiration, and you have not activated a reissued card Account, you may request a replacement card at no charge, or request a balance refund check by calling the phone number listed on your card. If we send you a balance refund check, it will be for the amount of funds remaining on your card at expiration less any applicable fees, costs and expenses. Expiration or closure of your Account will not cancel any completed transaction or any third party services you used the Account to pay for prior to the expiration or closure of your Account.

**16. Transaction Limits.** The following load, withdrawal, and purchasing limits will apply for use of your Account:

**Please note:** If a VIP level is made available within the Program, Account holders may be eligible for VIP status at the sole and absolute discretion of Sightline.

Limits	Standard	VIP
Account Maximum Balance	\$25,000	\$100,000
Deposits from Wagering Account <sup>1</sup>	\$25,000	\$100,000
International Daily ATM Withdrawals <sup>2</sup>	\$500	\$1,000
International Monthly ATM Withdrawals <sup>2</sup>	\$2,000	\$2,000

ATM Withdrawals per Transaction <sup>2</sup>	\$15,000	\$30,000
Daily ATM Withdrawals <sup>2</sup>	\$500	\$1,000
Monthly ATM Withdrawals <sup>2</sup>	\$15,000	\$30,000
Point of Sale Purchases/Cash Advance per Transaction <sup>3</sup>	\$5,000	\$5,000
Daily Point of Sale Purchases/Cash Advance <sup>3</sup>	\$5,000	\$5,000

Funding Limits	Daily Limit	7-Day Limit	30-Day Limit
Accountholder Aggregate Funding Deposits (Credit/Debit card, eCheck, PayPal, Cash, etc.)			
Standard Accounts	\$2,000	\$4,500	\$10,000
VIP Accounts <sup>4</sup>	\$10,000	\$30,000	\$70,000
VIP Select <sup>4</sup>	\$100,000	\$300,000	\$700,000

<sup>1</sup> Deposits from wagering account may not cause Account balance to exceed Account Maximum Balance.

<sup>2</sup> The owner of the ATM may set the withdrawal transaction limit below what our limit allows.

<sup>3</sup> Maximum three (3) transactions per day at any location providing quasi-cash services.

<sup>4</sup>Maximum Daily Limit of \$5,000 for Cash deposit.

For security reasons, to prevent fraud on the Program and/or to prevent fraudulent use of an account(s), we may limit the amount, number or type of transactions you can make on your Account and any funding or reload of your Account.

Any funds withdrawn from a POS device or through a participating bank will be subject to the maximum amount that can be spent on your Card per day. If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location. This means that you may need to visit more than one merchant if you are seeking to withdraw cash in an amount which is less than or equal to the total limit above, but more than the limit established by the individual merchant.

- 17. Fees.** All fee amounts will be withdrawn from your Account and will be assessed as long as there is a remaining balance in your Account, except where prohibited by law. Anytime your remaining Account balance is less than the fee amount being assessed, the balance of your Account will be applied to the fee amount resulting in a zero balance in your Account. We reserve the right to automatically deduct additional fees from your Account once reloaded if your Account results in a zero balance.

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 fee amount will be charged to your Card. Any fees charged by third parties will be your responsibility and will be charged to your Account. Funds deposited through the use of a credit or debit card may be subject to additional and separate fees than those fees charged by us and are assessed by your credit or debit card issuing bank, and you are responsible for all such additional fees. If you have any questions regarding potential credit or debit card fees you may incur in any transfer, please contact your bank card issuer.

**Inactivity.** You are subject to an inactivity fee after six (6) months of not successfully loading the Account (“Inactivity Period”) if a positive balance is available on your account (see Fees section). The balance on the Account may be deemed to constitute unclaimed funds or dormant funds escheatable to the applicable state if, as shown by our records, you have not, within the statutory period, caused any activity or received

any payments with regard to the Account, indicated any interest in the Account, corresponded with us concerning the Account, or otherwise indicated an interest in the Account as evidenced by correspondence on file with us, or transacted any business with us.

- 18. Fraudulent or Criminal Card or Account Activity.** We reserve the right to block, suspend, or cancel your Card or close your Account, as a result of our policies and processes, we detect what we reasonably believe to be fraudulent, suspicious, or criminal activity or any activity inconsistent with this Agreement. We may temporarily suspend your Card or Account in the event we detect unusual or suspicious activity. If we exercise this right, we will incur no liability to you because of any resulting unavailability of the funds in your Card or Account or your inability to use your Card.
- 19. Refunds and Returns.** If you are entitled to a refund for any reason for goods or services obtained with your Card or Account, you agree to accept credits to your Card or Account for such refunds and agree to the refund policy of that merchant. The exchange or return of merchandise purchased in whole or in part with the Card will be governed by the procedures and policies of each merchant and applicable law. At the time of any exchange or return, you should present both the merchandise receipt and the Card. If you receive a credit, the credit may not be added to the available funds on the Card for seven (7) business days. Neither the Bank, the Card Network, the Processor nor the Program Manager, nor their respective affiliates, employees or agents are responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card or Account or any damages resulting directly or indirectly from the use of the Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.
- 20. Receipts and Transaction Documentation.** You should get a receipt at the time you make a transaction using your card or deposits and withdrawals from your Account. You agree to retain your receipt to verify all of your transactions. You have the option of receiving receipts through text and e-mail messages. You must establish the events and conditions for receiving e-mail and/or text messages on the Website. For transactions where a receipt is unavailable and you elect not to receive text or e-mail advices, you agree to waive your requirement to receive a receipt for these transactions in that manner.

At the time you make an ATM transaction or merchant POS transaction, you will obtain a receipt for the transaction. You may elect to receive text or email messages for transactions where receipts are not available.

A monthly statement showing all debits and credits posted to your Account for the referenced period will be available on the Website.

In addition, you can determine the balance of funds available in your Account: (i) at any ATM displaying the PULSE or NYCE logos (fees may apply), (ii) by calling 877-220-3988, or (iii) this information, along with a twelve (12) month history of account transactions can be accessed via the Internet at the Website. If your account is registered with us, you also have the right to obtain a twenty-four (24) month written history of account transactions by requesting it in writing to Sightline, LLC, P.O. Box 98153, Las Vegas, NV 89193. You will not be charged a fee for this information unless you request it more than once per month.

A copy of this Agreement is available to you on the Website.

- 21. Account Closure / Reimbursement / Unclaimed Funds.** To close your Account, spend down the amount on your Account and destroy your card. You may also close your Account at any time by calling the number on the back of your card or emailing [Customer Service](#). You may request that we reimburse you for the amount of any remaining Available Funds (less Sightline's current fee per the fee schedule) via email at [Customer Service](#). For any remaining balance exceeding \$10.00, we will mail a check or other payment instrument to you at the address you provided us when you registered or the address where we mailed your card upon receiving a legible image of your physical ID that contains your mailing address. If you do not request the remaining Available Funds or have not cashed the refund check, applicable law may require us to report your remaining Available Funds as unclaimed property as stated under the Inactivity section.

If we are unable to locate you based on the address you provided us during registration, we may be required to deliver your remaining Available Funds, (less any service fees) to the applicable state as unclaimed property. Your Account will automatically close if the Account balance is zero (0) and upon expiration of the Inactivity Period.

## **Liabilities**

### **22. Your Liability for Unauthorized Electronic Fund Transfers**

Tell us AT ONCE if you believe your card, PIN, or Account has been lost, stolen, or compromised or if you believe that an electronic fund transfer has been made or will be made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days after you learn of the loss, theft, or compromise of your card, PIN, or Account, you can lose no more than \$50 if someone used your card or Account without your permission.

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

Also, if your statement shows transfers that you did not make, including those made by card or Account, or other means, tell us at once. If you do not tell us within 60 days after the statement made available to you, 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 may extend the time periods.

If your card is used in connection with an unauthorized transaction that was processed through the Network, your liability for such unauthorized use will not exceed \$0 if (i) you reported the loss or theft of your Account to Sightline, and (ii) you did not act grossly negligent or fraudulently in handling your card. For all other transactions with your card, you must notify us within two (2) business days upon discovering any unauthorized transactions or a lost/stolen card to keep your liability to no more than \$50. If you do not notify us within two (2) business days upon discovering any unauthorized transactions or a lost/stolen card, your liability could reach as much as \$500.

### **23. In Case of Errors or Questions About Your Electronic Fund Transfers**

In Case of Errors or Questions About Your Electronic Transfers call or email Sightline Customer Service 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. We must hear from you no later than 60 days after we made the FIRST statement available to you on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within ten (10) business days after we hear from you and will 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 credit your account within ten (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 us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90

days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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.

You agree to cooperate with any investigation we may make with regard to an unauthorized electronic transfer.

**24. Returned Deposits.** If an e-check transaction is returned you are subject to collection proceedings to the full extent of applicable law and we have the right to assess a return check fee to the maximum allowable limit. You may be required to complete an Affidavit of Fraud or Affidavit of Stolen Identity in case of a disputed deposit transaction.

If we receive a dispute for a credit or debit card deposit transaction you are subject to collection to the full extent of applicable law. We will attempt to collect utilizing a third party collection agency and information about your account may be reported to credit bureaus, You will receive timely notification of your rights to obtain information reported to a credit bureau directly from the collection agency if and when collection proceedings are brought against you. You may be required to complete an Affidavit of Fraud or Affidavit of Stolen Identity in case of a disputed deposit transaction.

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

- (a) Where it is necessary or helpful for completing transactions;
- (b) In order to verify the existence and condition of your Card for a third party, such as merchant;
- (c) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
- (d) If you consent by giving us your written permission;
- (e) To our employees, auditors, affiliates, service providers, or attorneys as needed;
- (f) In order to prevent, investigate or report possible illegal activity;
- (g) In order to issue authorizations for transactions on the Card;
- (h) As permitted by applicable law; or
- (i) Otherwise as necessary to fulfill our obligation under this Agreement.

Please see our Privacy Policy, available at <https://www.suttonbank.com/ /kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf>, for further details.

**26. Our Liability to You.** Our liability to you is expressly conditioned and limited by these Terms and Conditions. If we do not timely complete a transfer to or from your Account according to this Agreement, we may be liable for your actual loss or damage caused by our negligence if it caused your loss or damage but for no other loss or damage. We are not responsible for special, extraordinary, consequential, exemplary or other damages and you expressly waive the right to collect same from us. We will specifically not be liable to you for each of the following events:

- a. If, through no fault of ours, you do not have enough available funds in your Account to make or complete the transaction.
- b. If the ATM where you are making the card transaction does not have enough cash.
- c. If the ATM, terminal, system or other access device was not working properly or malfunctions at any time.
- d. If a merchant does not accept your card.
- e. If access to your Card has been blocked after you reported your Card lost or stolen.
- f. If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use.

- g. If circumstances beyond our control (such as fire or flood, or computer or communication failure) prevent the card transaction.
- h. If there is a loss or partial loss in any computer systems, systems connectivity, compatibility of systems or other software or hardware malfunction.
- i. If we believe the transaction is or might be illegal, fraudulent, or unauthorized.
- j. For any other exception stated in our Agreement with you or by applicable law.

### **Other Rights and Terms**

- 27. Right of Set-Off.** You agree that Sightline and/or the Bank is authorized, and at any time, to set-off any current or future funds deposited to this or any other Account you register or maintain (including any other Accounts serviced by Sightline and issued by the Bank to you), against any or all of your debts and/or liabilities owed to Sightline or the Bank. Sightline and/or the Bank may exercise this right of set-off without prior notice to you.
- 28. Termination.** The card shall at all times remain the property of us, and you agree upon demand to return your card to us. At any time and without prior notice, we may revoke or cancel your Account and thereby terminate these Terms and Conditions and demand return of your Card. You may terminate your Card and Account, and withdraw from the Program at any time by returning your card to us. Termination, whether by you or by us, shall not affect any and all prior transactions or obligations relating to your Account or governed by this Agreement and existing at the time of termination.
- 29. Assignment; Applicable Law.** You may not transfer or assign your card or this Agreement to any other person without the Bank's prior written consent. We may assign our obligations to you under these Terms and Conditions to any other party or person without your consent or any prior notice, subject to applicable law. This Agreement will be governed by and interpreted in accordance with federal law and, to the extent federal law does not apply, by the laws of the State of Ohio. You consent and submit to the exclusive jurisdiction of the state and federal courts located in Ohio, with respect to all controversies arising out of or in connection with the use of the Card and this Agreement that are not subject to arbitration or to any proceeding to enforce the Arbitration Clause or to confirm or vacate an arbitration award.
- 30. Amendment.** We may amend these Terms and Conditions by delivering an electronic notice of the amendment to you in the manner agreed to by you and Sightline, or to your last e-mail address as shown on the records of Sightline. You will be given at least twenty-one (21) days' notice prior to the effective date of any amendment that results in an increased fee or charge, an increase in your liability, a reduction in services offered by Sightline, or stricter limitations on transaction or withdrawal rights. If you have elected paper delivery, said notice will be provided in written form. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us or contacting Customer Service. Upon cancellation of your Card, we will continue to honor transactions you have made up until your Card cancellation is processed in accordance with this Agreement, which may take up to forty-five (45) days following the cancellation of your Card, during which regular fees will apply. Your termination of this Agreement will 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 request 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 paragraph of this Agreement captioned "Fee Schedule" above. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00. Any request for a return of funds shall be processed within a reasonable period of time after your request.

- 31. Provisions Severability.** If any provision of this Agreement is held to be invalid or unenforceable, such provision will be deemed to be modified to the extent necessary to make it valid and enforceable and with the rest and remainder of this Agreement being unaffected.

**32. No Warranty of Uninterrupted Use.** From time to time the Card services may be inoperative, and when this happens, you may be unable to use your Card or obtain information from your Card, including the available balance of funds associated with your Card. Please notify us at the Customer Service number stated below if you have any problems using your Card. You agree that neither the Bank, the Card Network, the Program Manager nor any of their respective affiliates, employees, or agents are responsible for any interruption of service.

**33. Website Availability.** Although considerable effort is expended to make our 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 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 its 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 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.

**34. 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.

**35. Telephone Monitoring/Recording.** You agree that from time to time, without further notice to you, we may monitor and/or record telephone calls and electronic communications between you and us to assure the quality of our customer service or as required by applicable law.

**36. 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.

**37. 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.

**38. Arbitration Clause.** 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 Clause 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 Clause 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 Arbitration Clause, "*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: Attn: Compliance Dept., P.O. Box 98153, Las Vegas, NV 89193. 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 program 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 CLAUSE, DO NOT ACTIVATE OR USE THE CARD OR ACCOUNT AND CONTACT SIGHTLINE CUSTOMER SERVICE TO CANCEL YOUR CARD AND ACCOUNT.**

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