

**U.S. Bank Campus Card
Cardholder Agreement**
(Effective 1/1/13)

I. Terms and Conditions for the U.S. Bank Campus Card

- A. By accepting and using your U.S. Bank Campus Card (“Card”), you agree to be bound by the terms and conditions contained in this U.S. Bank Campus Card Cardholder Agreement (the “Agreement”) which will govern the terms of your U.S. Bank Campus Card Account (the “Account”) and your use of your Card. In this Agreement, “Card” means any U.S. Bank Campus Card issued by U.S. Bank National Association (“U.S. Bank”) which accesses your Account. “You” and “Your” means the person(s) authorized to use a Card as described below, who has received the Card from U.S. Bank. “We,” “us,” and “our” mean U.S. Bank, our successors, affiliates or assigns. Please read this Agreement carefully and keep it for future reference.
- B. The laws of the state of Ohio apply to this Agreement. You shall not use your Card for any illegal transaction. We may decline authorization for any illegal transaction or Internet gambling transaction.
- C. We may change the terms of, or add new terms to, this Cardholder Agreement at any time, with or without cause, and without giving you notice, in accordance with applicable law. Refer to www.usbankcampuscard.com for the most current terms.

II. Definition

The Card is a proprietary form of MasterCard® or Visa® Debit Card and is not a credit card. This Card accesses the Account we have opened for your personal use. The Card does not access any other account. In conjunction with the Card and the rules associated therewith, you may qualify to have a Card issued and have monies funded into the Account accessed by the Card. This Account does not earn interest. Funds are eligible for FDIC (Federal Deposit Insurance Corporation) deposit insurance and are insured to the maximum allowed by law. The U.S. Bank Campus Card is issued by U.S. Bank National Association, pursuant to a license from MasterCard International Incorporated or Visa U.S.A. Inc. The Card is subject to all the terms and conditions you will receive when you register your Card, which may be updated from time to time.

Based on the information you provide at Account opening, you will qualify for either a basic or deluxe Account. Both Account types allow the same debit purchase capabilities and ATM access. The definitions below identify the differences between the basic and deluxe Accounts.

- A. *Basic Account.* Every cardholder qualifies for a basic Account by providing minimally required information at Card registration, including name, address, email, phone, date of birth, and expected graduation date. The basic Account allows the cardholder to receive funds such as financial aid refunds and other monies owed to the cardholder only from a single source, the cardholder’s school.
- B. *Deluxe Account.* By also providing your Social Security Number at Card registration, we will validate your information and, if validated, will upgrade you to the deluxe Account. The deluxe Account is only available to U.S. citizens with a valid Social Security number. If you do not pass the validation, do not have a Social Security Number, or choose not to provide your Social Security Number during registration, you will receive the basic Account. The deluxe Account allows you to receive funds from multiple sources including your school, transfers from your own or your parent’s checking, savings, debit or credit card, direct deposit from your employer, and transfers to and from other deluxe cardholders.

III. Personal Information Requirements

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address (P.O. Boxes are not allowed by Federal law), date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

By completing the registration of your Card, you will receive a basic Account. You can optionally provide your Social Security Number which, if verified, may allow you to upgrade from the basic Account to the deluxe Account.

IV. Using Your Card

- A. You are able to use your Card to:
 - 1. Pay for purchases anywhere MasterCard/Visa debit cards are accepted according to the brand of the Card you have been issued.
 - 2. Perform withdrawals and balance inquiry transactions on MasterCard/Cirrus® and Visa/PLUS® automated teller machines (ATMs) according to the brand of the Card you have been issued.
 - 3. Perform a cash advance at a participating financial institution.
 - 4. Access our telephone and online banking services listed below.
- B. The Card is not transferable to another person and resale is strictly prohibited. The Account owner is the only person authorized to use the Card. Do not give your Card to anyone else to use.
- C. You choose a Personal Identification Number (PIN) which will allow you to use the Card at ATMs and for making purchases where entering your PIN is allowed. The Card and PIN are provided for your use and protection, and you will:
 - 1. Not disclose the PIN nor record it on the Card or otherwise make it available to anyone else;
 - 2. Use the Card, the PIN and any ATM as instructed;
 - 3. Promptly notify us of any loss or theft of your Card or PIN (see Section XV); and
 - 4. Be liable for any transactions made by a person you authorize or permit to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.
- D. Depositing Money into Your Account
 - 1. Basic & Deluxe Accounts
 - a. You may receive deposits to your Account from your school in the form of financial aid refunds, work study funds, reimbursements, or any other money owed to you by your school. This is the only deposit option available for the basic Account.
 - 2. Deluxe Account Only
 - a. You may add up to three deposit sources (checking account, savings account, debit card or credit card) and make one-time deposits or schedule recurring deposits into your Account.
 - b. You may invite a parent or guardian to make deposits into your Account. Once your parent or guardian signs up for a login, they will see your Account balance and deposit transactions from all sources. They will be able to add up to three deposit sources (checking account, savings account, debit card or credit card) and make one-time deposits or schedule recurring deposits into your Account. Your parent or guardian does not have the ability to make withdrawals of any kind from your Account. You may optionally share purchase transaction history with your parent or guardian by visiting www.usbankcampuscard.com and selecting Share Transaction History. This will give access for your parent or guardian to view Account transactions in addition to deposits. Once granted, only your parent can relinquish access to your transaction history.
 - c. You may transfer money to or receive money from other deluxe Account holders by visiting www.usbankcampuscard.com and selecting Transfer Money to My Friends. There are nominal fees for this service and limitations on transfers apply. See Schedule of Fees for additional details.

- d. You may add funds to your Card by authorizing an electronic deposit to your Card from your employer or company you authorize to deposit funds to the Card (“Direct Deposit”). To activate Direct Deposit, you must provide your employer or other authorized company the routing number and Direct Deposit account number provided online at www.usbankcampuscard.com. If your employer does not offer Direct Deposit, you will not be able to add funds via Direct Deposit. We have no obligation or liability to you if your employer or company authorized to deposit funds to your Card delays in providing or fails to provide funds to your Card. Your employer, or any other company authorized to deposit funds to the Card, may impose a fee for transfers to the Card. We do not control and are not responsible for such fees and charges. To confirm that a transfer has been made, visit www.usbankcampuscard.com or call 1-855-613-9098 for automated customer service. If a Direct Deposit that you used to add funds to the Card is revoked, reversed or charged back, you agree that we may recover the amount of the revocation, reversal or charge-back by reducing the Card balance for the amount of the revocation or charge-back and any fees incurred by us. Further we reserve the right to terminate the Card in the event excessive returned Direct Deposit items are processed. To cancel Direct Deposits to your Card, you must contact your employer or other authorized company.
 - e. You may make cash deposits through participating merchant reload networks. Please note that if you reload your Card at reload network locations, we do not charge you a fee but those businesses may charge a fee to you for the service they provide. Limitations on deposits are displayed in the Schedule of Fees; limits apply regardless of source. Terms as to what can be used to deposit to the Account may be defined by each reload network. Merchant reload networks provide ability to load cash to the Account. Generally, funds deposited through reload networks should be available no later than the next business day, but timing and availability of deposits through reload networks depend on reload network completing the transaction.
- E. Transaction Limits. Transaction limitations are displayed in the Schedule of Fees. For security reasons there may be additional limits on the amount, number or type of transactions you can make using the Card.
- F. Be aware that some merchants - restaurants, car rental agencies, salons, mail-order companies, cruise lines and pay-at-the-pump gas stations, for example - require that the Card have an available balance greater than the purchase amount to ensure sufficient funds for tips or incidental expenses. The reason for this temporary difference is that the final amount of your purchase (including tips or incidental expenses) is not known at the moment when you or the merchant “swipes” your Card for authorization. Authorization tells the merchant whether your Card is legitimate and has enough money to cover your approximate final purchase amount. Only the actual amount spent will be deducted from the Card. The authorized amount is “held” until the transaction posts to your Account (typically within 5 business days). Typical examples include:
- 1. Most restaurants and salons temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can accommodate the additional 20% or your transaction will be declined.
 - 2. Hotels will verify that your Card has sufficient funds to pay an estimated bill. That amount will be “held” in your Account, making it unavailable for other purchases. When you check out, the “hold” will be removed and the actual bill amount will be deducted. You can avoid having funds held by using a credit card at check-in. Your Card may be used to make the final payment.
 - 3. Automated Fuel Dispensers/Pay-at-the-Pump purchases authorize for a pre-set amount which may be greater than your actual purchase amount. It is recommended that you pay inside and tell the operator how much you want taken from your Card to avoid confusion. When you pay at the pump the pre-set amount is automatically authorized and “held” until the actual transaction posts (typically within 5 business days). If you have less than the pre-set amount on your Card, your transaction will be declined at the pump even if your final transaction is less than the pre-set amount and you have enough funds to cover the final amount.
- G. Service Charges and Fees. Under some situations you will be charged fees for using your Card. We will charge you and you agree to pay the fees and charges set forth in the Schedule of Fees available during Card registration and at www.usbankcampuscard.com. Fees are subject to change from time to time. You will receive prior notice of fee increases as required by applicable law. Fees will be deducted automatically from the Card balance.
- 1. Transaction Fees. We may charge you for ATM withdrawals or Point of Sale (POS) purchases, inquiries and/or declines due to insufficient balance and similar fees.
 - 2. ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
 - 3. Periodic Fees. We may charge you fees on a regularly recurring basis such as a monthly inactivity and similar fees.
 - 4. Event-driven Fees. We may charge you fees triggered by a specific event such as the issuance of a replacement Card or Account closure and similar fees.

V. Transactions That Would Take Your Account Negative

Each time you use your Card, the amount of the transaction and any associated fees will be debited from your Account. Typically you cannot exceed the funded balance available on your Account. You may complete transactions only up to the available balance on the Account and we may not authorize a transaction using the Card if it exceeds the amount available on the Account. However, under certain limited circumstances you may be able to perform a transaction that exceeds the balance on your Account. If this happens, you will remain fully responsible for the amount of your purchase or withdrawal which exceeded the balance available on your Account, and you agree to immediately repay to us for all negative balances. If you fail to do so, we shall have the right to initiate collection proceedings against you in compliance with applicable law. We reserve the right to automatically debit negative balances from any subsequent credits to the Account.

VI. Use of Telephone Banking Services

You may obtain Account balances and review recent Card activity by calling 1-855-613-9098. This information, along with a history of Account transactions, is also available on-line at www.usbankcampuscard.com. You also have the right to obtain a 60-day written history of Account transactions by calling 1-855-613-9098, or by writing us at Campus Card Cardholder Services, P.O. Box 551888, Ft. Lauderdale, FL 33355-1888. Calls will be charged as described in the Schedule of Fees. You may call to report lost or stolen cards or to dispute charges; these calls will not be charged a fee.

VII. Expiration

The Card expires on the expiration date shown on the front of the Card, except where prohibited or modified by applicable law. About a month before your Card expires, we will send you a standard replacement Card. Once activated, this card will access the available funds in your Account.

VIII. Periodic Statements

- A. You will have electronic access to a periodic statement describing each transaction and charge to your Account during any month in which a transaction occurs. Statements in electronic format will be provided as long as your Account remains open. Statements will reflect transactions and charges made in connection with your Card.
- B. Your statement will be available to you online in electronic format for viewing and printing at www.usbankcampuscard.com. Paper statements are available upon request for a fee by calling Campus Card Customer Service at 1-855-613-9098.
- C. You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal.

IX. Preauthorized Payments

- A. *Right to stop payment.* If you have arranged for preauthorized payments to be deducted from your Account, you can stop any of these payments. Here's how: Call us at 1-855-613-9098 or write us at Campus Card Cardholder Services, P.O. Box 551888, Ft. Lauderdale, FL 33355-1888. You must contact us in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- B. *Notice of varying amounts.* If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- C. *Liability for failure to stop payment of preauthorized transfer.* If you properly order us to stop payment three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

X. Failure to Complete Transactions

- A. We are not liable for incomplete transactions if you do not have enough available funds in your Account.
- B. Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.
- C. If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we may be liable for your losses or damages. However, we will not be liable:
 - 1. If, through no fault of ours, you do not have enough money in your Account to make the transfer.
 - 2. If the ATM where you are making the withdrawal does not have enough cash.
 - 3. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
 - 4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- D. If you do not have enough money in your Account to complete a particular transaction, you may split your purchases between the Card and another credit or debit card or cash. If you are uncertain as to your exact balance, please log into the Campus Card web site at www.usbankcampuscard.com or call Customer Service at 1-855-613-9098 to verify your balance prior to attempting to make a purchase.

XI. Returns and Refunds

You agree to settle all disputes about purchases you make using the Card with the merchant who honored the Card. If you need to return merchandise purchased with the Card you must work directly with the merchant from whom you purchased the merchandise. 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 Account in place of cash. Please review Section XVII if there is an error on your Account.

XII. Foreign Transactions

- A. You may use your Card for retail purchases from foreign merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System logo, the MasterCard logo (if your Card is a MasterCard card) or the Visa logo (if your Card is a Visa card). Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable MasterCard/Visa rules (as applicable), in which case we will add the foreign transaction fees in this Section to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the charge is processed may differ from the rate in effect on the date of the transaction or posting to your Account.

If your Card is a MasterCard card and you use your Card at a merchant or an ATM that bears the MasterCard logo (and no PLUS System logo), the charge will be processed through the MasterCard system and will be converted into U.S. Dollars according to the applicable rules established by MasterCard from time to time. If your Card is a Visa card and you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the charge will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time.

If your transaction is processed through MasterCard, your foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (i) a rate selected by MasterCard International for the processing cycle in which the transaction is processed, which rate may vary from the rate MasterCard itself receives, or (ii) the government-mandated rate. If your transaction is processed through Visa, your foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (i) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date. To the converted transaction we will add a foreign fee of up to three percent (3%) multiplied by the resulting dollar amount. We may assess the fee of up to three percent (3%) on all transactions in which the merchant is located in a country other than the U.S., even in transactions that do not require currency to be converted.

- B. If your Card is a MasterCard card and you use your Card at an ATM that bears only the PLUS System logo (and no MasterCard logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. If your Card is a Visa card and you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. To these converted transactions we will add a foreign fee of up to three percent (3%) multiplied by the resulting dollar amount.
- C. If your Card is a MasterCard card and you use your Card at an ATM that bears both the MasterCard and PLUS System logos, the ATM operator will determine whether to send your transaction over the MasterCard or PLUS System network using such network's respective currency conversion rules then in effect, as explained above. If your Card is a Visa card and you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect, as explained above.

XIII. Cancellation and Suspension

We may cancel or suspend this Agreement or any features or services of the Card described herein at any time. The Card remains our property. We may cancel your right to use the Card at any time. You may cancel this Agreement by calling us at 1-855-613-9098. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

XIV. Other Terms

- A. Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement.
- B. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions.
- C. We do not waive our rights by delaying or failing to exercise them at any time.
- D. If any term of this Agreement is found by a court to be illegal or unenforceable, all other terms will still be in effect.
- E. As used in this Agreement, "business days" are Monday through Friday. Federal holidays are not included.

XV. Misplaced, Lost or Stolen Card

If you've temporarily misplaced your Card or your Card is not in your possession, you can suspend purchase capabilities by visiting www.usbankcampuscard.com and selecting Suspend/Unsuspend Card. Suspending your Card's purchase capabilities will not close your Card, but any purchase transactions will be declined. Scheduled deposits into the Account will still be accepted when your Card is suspended. Once your Card is back in your possession, you can unsuspend your Card in the same manner.

If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, call us toll free, 24 hours a day, 7 days a week at 1-855-613-9098 or write to us at Campus Card Cardholder Services, P.O. Box 551888, Ft. Lauderdale, FL 33355-1888.

If your Card has been lost or stolen, we will cancel your Card and either send you a new Card or direct you to obtain a new Card from your school (based on where you received your original Card) to prevent additional losses. A replacement Card fee may be charged as described in the Schedule of Fees.

XVI. Customer's Responsibility

- A. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning us is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.

- B. Also, if your statement or transaction history shows transactions that you did not make, including those made by card, PIN or other means, tell us at once. If you do not tell us within 60 days after the earlier of the date you electronically access your Account, if the transaction could be viewed in your electronic history, or the date we sent the first statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time.
- C. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

XVII. Your Right to Dispute Errors

- A. In case of errors or questions about your Card or your Account, you can Raise A Dispute by logging into your Account online at www.usbankcampuscard.com, call 1-855-613-9098 or write to Campus Card Cardholder Services, P.O. Box 551888, Ft. Lauderdale, FL 33355-1888, as soon as you can if you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transaction at any time by calling us at 1-855-613-9098 or writing us at Campus Card Cardholder Services, P.O. Box 551888, Ft. Lauderdale, FL 33355-1888.
- B. The following information must be contained in that notice:
 - (i) Your name and your Card number.
 - (ii) The dollar amount of the suspected error.
 - (iii) The date the transaction occurred.
 - (iv) Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- C. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.
- D. Generally, we will determine whether an error occurred within 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 provisionally credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes 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 Account, although we will still investigate your complaint or question. For errors involving new Accounts (open less than 30 days), 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.
- E. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Account.. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

XVIII. Disclosure of Account Information to Third Parties

We will disclose information to third parties about your Account or the transfers you make: (i) where it is necessary for completing transfers, (ii) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, or (iv) if you give us your written permission. You will receive a copy of our Privacy Pledge with your Card mailing and at least once annually. We also post it on our Web site at www.usbankcampuscard.com. Our Privacy Pledge describes how we collect, protect and use your confidential financial and other information and the circumstances in which we share your information with members of our corporate family and with unaffiliated third parties. The Privacy Pledge also tells you how you can: (i) limit the ways we share, and (ii) request corrections to the information we maintain about you.

XIX. Arbitration

- A. You agree that either you or we can choose to have binding arbitration resolve any claim, dispute or controversy between you and us that arises from or relates to this Agreement or your Card and Account (individually and collectively, a “Claim”). This does not apply to any Claim in which the relief sought is within the jurisdictional limits of, and could be fully and properly adjudicated by, a small claims court. If arbitration is chosen by any party, the following will apply:
1. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE A CLAIM IN COURT OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY, EXCEPT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES.
 2. Arbitration will only decide our or your Claim, and you may not consolidate or join the claims of other persons who may have similar claims. YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS, OR AS A PRIVATE ATTORNEY GENERAL, PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION.
 3. The arbitration will be performed in accordance with this Arbitration Provision and the rules of the chosen arbitrator in effect when the Claim is filed.
 4. The arbitrator’s decision will generally be final and binding, except for the limited right of appeal provided by the Federal Arbitration Act.
 5. Other rights that you would have if you went to court might also not be available in arbitration.
- B. The party commencing the arbitration may select to use either JAMS or the American Arbitration Association (“AAA”) (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties, or if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 1.800.352.5267 or www.jamsadr.com and for the AAA by contacting the AAA at 1.800.778.7879 or www.adr.org. Any arbitration hearing that you attend will take place in the federal judicial district where you reside. At your request, we will advance your filing and hearing fees for any Claim you may file against us. If you prevail on your Claim, we will pay your arbitration costs and fees, other than attorney, expert and witness fees and expenses. We will also pay any fees or expenses that applicable law requires us to pay. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1 through 16, including but not limited to applicable statutes of limitation, and shall honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.
- C. This Arbitration Provision shall survive termination of this Agreement and your Card and Account. This Arbitration Provision shall be governed by federal law, including the Federal Arbitration Act, and by Ohio law, without regard to its internal conflict of law principles, to the extent such state law does not conflict with federal law or this Arbitration Provision. Notwithstanding any language of this Agreement to the contrary, should any portion of this Arbitration Provision be held invalid or unenforceable by a court or other body of competent jurisdiction, this entire Arbitration Provision shall be automatically terminated and all other provisions of this Agreement shall remain in full force and effect.

XX. Schedule of Fees

Account Services	Account Fee	Description of Transaction
Enrollment Fee	Free	No fee is assessed upon opening your Account.
Monthly Service Fee	Free	No monthly fee will be assessed once the Account is activated.
Minimum Balance Requirement	None	No minimum balance is required to keep the Account active.
Card Issuance	Free	You will receive your initial Card at no fee from U.S. Bank.
Online Customer Service	Free	Log in to see Card information, Card activity, view statements and change PIN.
Automated Interactive Voice Response (IVR)	Free	No fee will be assessed to your Account for customer service inquiries that utilize the IVR.
Live Customer Service Representative Assist	2 Free per month, then \$2.00	Per call. The first two calls each month to Campus Card Customer Service in which you speak to a live customer service representative are free of charge.
E-mail Alerts	Free	No fee will be assessed to your Account for email alerts.
Text Alerts	Free	Standard messaging rates may apply. Additional fees from other parties may be incurred such as cell phone carriers or internet providers.
Text Balance Inquiry	Free	Standard messaging rates may apply. Additional fees from other parties may be incurred such as cell phone carriers or internet providers.
Monthly Paper Statements	\$2.00	If a monthly paper statement is requested, a fee will be assessed to your Account for each monthly paper statement. Statements accessed online are free of charge.

Card Transactions	Account Fee	Description of Transaction
Signature Transactions	Free	No fee will be assessed to your Account for signature purchase transactions, PIN POS transactions, or POS cash back at a retailer.
PIN POS Transactions	Free	
POS Cash Back	Free	
Bank Teller Cash Advance (at ANY bank)	1 Free per month, then \$5.00 each	If your Card is used more than one time per month to make a cash withdrawal from a teller at a financial institution, U.S. Bank National Association (“U.S. Bank”) will charge you a fee.
Domestic ATM Withdrawal	Free at U.S. Bank or MoneyPass® \$2.00 at all others	U.S. Bank will not charge you a fee at a U.S. Bank or MoneyPass-branded ATM. If you use any other domestic ATM, U.S. Bank will charge a fee to your Account per ATM transaction. Also, the owner of a non-U.S. Bank or MoneyPass-branded ATM may assess a surcharge fee on any ATM transaction you complete.
Domestic ATM Balance Inquiry	Free at U.S. Bank or MoneyPass® \$1.00 at all others	
Domestic ATM Decline	\$1.00	U.S. Bank will charge a fee to your Account per ATM decline. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
International ATM Withdrawal	\$4.00	U.S. Bank will charge a fee to your Account per international ATM transaction. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.
International ATM Balance Inquiry	\$1.00	
International ATM Decline	\$2.00	
Foreign Transaction	Up to 3% per transaction	A fee charged on a transaction in which the merchant is located in a country other than the U.S. or processes transactions outside of the U.S.

Account Activities	Deluxe Account Fee	Basic Account Fee	Description of Transaction
Direct Deposit (from School)	Free	Free	You will not be charged a fee for any direct deposit of funds from your school. This feature is available to both deluxe and basic Accounts.
Direct Deposit (non-School)	Free	N/A	You will not be charged a fee for any direct deposit from another source (other than your school). Deluxe Accounts only.
Campus Card to Campus Card Transfer	\$1.00	N/A	If you perform an online transfer from your Account to a friend's eligible U.S. Bank campus card Account, you will be charged a fee. Deluxe Accounts only.
Online Deposit to Campus Card via ACH	Free	N/A	If you, your parent or guardian make an electronic deposit to your Account from a checking or savings account, a fee will not be charged. Deluxe Accounts only.
Online Deposit to Campus Card via U.S. Bank credit/debit card	Free	N/A	If you, your parent or guardian make an electronic deposit to your Account from a U.S. Bank credit or debit card, a fee will not be charged. Deluxe Accounts only.
Online Deposit to Campus Card via other credit/debit card	\$5.00	N/A	If you, your parent or guardian make an electronic deposit to your Account from a non-U.S. Bank credit or debit card, a fee will be charged to that credit or debit card. Deluxe Accounts only.
Network Cash Loading	Free	N/A	U.S. Bank will not charge you for depositing funds into your Account via a network cash loading location, but you may incur a fee from the retailer accepting the deposit. Deluxe Accounts only.
Other Account Fees			
Other Account Fees	Account Fee	Description of Transaction	
Replacement Card (Issued by School)	Free	If your card was originally issued by your school (i.e. at the ID Card Office), you will be directed back to your school for a replacement card. There is no charge from U.S. Bank to replace your Card when issued by your school. Your school may charge a replacement fee.	
Replacement Card (Issued by U.S. Bank)	\$20.00	If you received your original card via mail from U.S. Bank, your replacement card will also be issued by U.S. Bank and a fee will be assessed.	
Expedited Card Processing	\$15.00	If you request that U.S. Bank rush your replacement or reissued Card to you within 2 business days, an expedited processing fee will be charged.	
Monthly Inactivity Fee (after 6 months of inactivity)	\$2.00	After six months of inactivity, a monthly fee will be assessed until the Account reaches a zero balance.	
Account Closure Check Disbursement	\$15.00	U.S. Bank will charge a fee to your Account in the event you choose to close your Account and have remaining funds mailed to you in check form.	

- We reserve the right to change the above fee schedule upon written notification to you.
- When you load funds onto your Card, you may be charged a fee by the merchant participating in the reload network or by your employer or other company in connection with direct deposit.
- Additional fees from other parties may be incurred such as cell phone carriers or internet providers.

Transaction Limitations

A. Limitations on frequency of transfers:

- (i) You may make only 5 cash withdrawals from an ATM each day.
- (ii) You may make only 3 cash advances from a financial institution each day.
- (iii) You can use our point-of-sale transfer service for 99 transactions each day.
- (iv) You can use our point-of-sale transfer service with cash back using a PIN for 3 transactions each day.
- (v) You may make only 5 transfers from your Account to a friend's account each day and up to 30 transfers each 30-day period (Deluxe Accounts only).
- (vi) You may receive only 5 transfers to your Account from a friend's account each day and up to 30 transfers each 30-day period (Deluxe Accounts only).

B. Limitations on dollar amounts of transfers:

- (i) If your available balance will allow, you may withdraw up to \$1,000.00 from an ATM each day.
- (ii) If your available balance will allow, you may purchase up to \$5,000.00 worth of goods or services using our point-of-sale service each day.
- (iii) If your available balance will allow, you may use your PIN to purchase goods or services with cash back up to \$1,000.00 each day using our point-of-sale transfer service.
- (iv) You can have a single deposit up to \$10,000.00 and up to \$10,000.00 deposited per day.
- (v) You may transfer up to \$500.00 from your Account to a friend's account each day and up to \$1,000.00 in each 30-day period (Deluxe Accounts only).
- (vi) You may receive up to \$1,000.00 to your Account from a friend's account each day and up to \$1,000.00 in each 30-day period (Deluxe Accounts only).
- (vii) You can have a maximum account balance of \$10,000.