1. Your ClinCard Prepaid MasterCard® is active once your first payment is loaded. Please sign the back of the card and then you can immediately begin using it in stores or for online purchases everywhere Debit MasterCard is accepted.

2. Your ClinCard does not come with a pre-set PIN. In order to use your ClinCard at an ATM location or to make a purchase using the "debit" option in stores, please call 1-866-952-3795 to set your PIN.

3. This prepaid MasterCard card is reloadable, so please be sure to keep it so that additional funds may be loaded to your ClinCard.

4. You may view your available balance, review transactions and manage your account at www.myclincard.com or by calling 1-866-952-3795.

**Tips on using your ClinCard Prepaid MasterCard:**

* If you "opt-in" to receive email and/or text messaging, you will be notified when funds are applied to the card. You may also receive messages to remind you about upcoming appointments and other study information. Standard text messaging rates from your wireless service provider may apply.

* You may use your Card to purchase or lease goods or services everywhere Debit MasterCard is accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholder to conduct split transactions where you would use the Card as a partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined.
Cartholder Agreement: IMPORTANT - READ CAREFULLY

This Cartholder Agreement ("Agreement") outlines the terms and conditions under which the ClinCard Prepaid Mastercard has been issued to you by The Bovano Bank, Wilmington, Delaware ("The Bovano Bank" or "Issuer"). The Issuer is an ESC issued consumer institution. Card" means the ClinCard Prepaid Mastercard Card, which you agree to be bound by the terms and conditions contained in this Agreement.

"Account" Card Account means the record we maintain to account for the value of claims associated with your Card. "You" and/or "your" mean the person or persons who have received the Card and are authorized to use the Card you are provided for this Agreement. "We," "us," and "our" mean the Issuer, our successors, assignees, or designees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account and that you will not be able to access, receive, or withdraw any additional funds. You will not be able to access or withdraw funds from the Card Account if you do not load money into the Card Account. The Issuer is not liable for the Card if it is lost or stolen. The Card is not a credit card.

You are not entitled to receive a replacement Card if you lose or misplace your Card. You are not entitled to receive a new Card if you lose or misplace your Card. You are not entitled to receive a new Card if you lose or misplace your Card.

If you lose or misplace your Card or the customer service phone number provided in this Agreement on a separate piece of paper in your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

Card Account Number - You are responsible for all unauthorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number, we will not be liable for any unauthorized transactions made by such person.

Personal Identification Number - You will receive a Personal Identification Number ("PIN") with your Card. However, you may select a PIN after you have registered your Card with your personal information. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN to access your Account, you should do so in a private area.

Card Access - With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") or any Point-of-Sale ("POS") device, as permitted by a merchant. All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM. The maximum cumulative amount you can withdraw in a single day from all ATMs combined is $4,000.00 per day and the maximum withdrawal amount per transaction is $400.00. You must insert your Card into the ATM or POS device and enter your PIN.

Receipts - keep your receipts until you receive your statement mailed to you by contacting us each time at 215-690-5363 or emailing support@greenphire.com during each month in which a transaction occurs. You will not automatically receive paper statements. You may choose to have a paper statement mailed to you each time you have a transaction. You may be charged a fee for the receipt of this statement.

A statement mailed to you each time at 215-690-5363 or emailing support@greenphire.com during each month in which a transaction occurs. You will not automatically receive paper statements. You may choose to have a paper statement mailed to you each time you have a transaction. You may be charged a fee for the receipt of this statement.

Account Statement - Your Account Statement is a record of all Card transactions. Your Account Statement will show: (i) the amount of each transaction; (ii) the date of each transaction; and (iii) the amount of money in your Card Account as of the statement closing date. Your Account Statement will also indicate if any transaction is a disputed transaction. You can dispute a transaction by contacting us.

Transactions Made In Foreign Currencies - If a merchant refuses to accept your Card; If an electronic terminal where you are making a transaction does not operate correctly; and/or you know about the problem when you initiated the transaction; If your Card has been blocked after you reported your Card lost or stolen; If a transaction is a disputed transaction.

Your Liability for Unauthorized Transfers - Contact us at once if you believe your Card has been lost or stolen. Telephoning in the best way to minimize possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from the Card Account without your permission, call 1-866-952-3795 immediately. If you delay in calling us, you may be liable for losses that you incur. If you delay in calling us, you may be liable for losses that you incur.

Security - You agree to cooperate fully with our investigation and to provide any information or documentation we may require for your account.

We will tell you in writing about your right to dispute errors. If you have not received a statement, you may request a written history of your account activity.

With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") or any Point-of-Sale ("POS") device, as permitted by a merchant. All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM. The maximum cumulative amount you can withdraw in a single day from all ATMs combined is $4,000.00 per day and the maximum withdrawal amount per transaction is $400.00. You must insert your Card into the ATM or POS device and enter your PIN.

Receipts - keep your receipts until you receive your statement mailed to you by contacting us each time at 215-690-5363 or emailing support@greenphire.com during each month in which a transaction occurs. You will not automatically receive paper statements. You may choose to have a paper statement mailed to you each time you have a transaction. You may be charged a fee for the receipt of this statement.

A statement mailed to you each time at 215-690-5363 or emailing support@greenphire.com during each month in which a transaction occurs. You will not automatically receive paper statements. You may choose to have a paper statement mailed to you each time you have a transaction. You may be charged a fee for the receipt of this statement.

Account Statement - Your Account Statement is a record of all Card transactions. Your Account Statement will show: (i) the amount of each transaction; (ii) the date of each transaction; and (iii) the amount of money in your Card Account as of the statement closing date. Your Account Statement will also indicate if any transaction is a disputed transaction. You can dispute a transaction by contacting us.