By using The PaychekPLUS! Select MasterCard prepaid card ("Card"), you are bound by the terms and conditions contained in this document which govern your use of your Card. In this document, "Card" means all cards issued by Central Trust Bank ("Bank") which maintains your PaychekPLUS! Select MasterCard account. Your Card will be imprinted with your name and the PaychekPLUS! Select MasterCard logo. "You" and "your" refer to the person(s) who have received the Card from Central Bank and are authorized to use the Card as provided for in this document. Please read this document carefully and keep it for future reference.

**Definition**

Your Card access a special account that has been opened on your behalf by your Employer. The Card does not connect in any way to your or any other checking or savings account. Your Card is a stored value debit MasterCard card and will offer all of the payment capabilities of a debit card.

**Authorized Users:** You may also permit another person to have access to your Card or Card number. However, you do so, you are liable for all transactions made with the Card or number by those persons. You must notify us to revoke permission for any person you previously authorized to use your Card. You are responsible for any transactions and fees incurred by you or any other person you have authorized. If you tell us to revoke another person's use of your Card, we may receive a charge from the bank that issues your Card for a card number issued by a different bank. You will be responsible for the use of each Card according to the terms of this Agreement.

**Personal Identification Number ("PIN")** Central Bank may, at their option, require you to use a Personal Identification Number ("PIN") to authorize transactions. You will use your Card, (i) to obtain Cash from any Automated Teller Machine ("ATM") or back where available.

**Loading Your Card** Funds can be added to your Card at any time through direct deposit from your employer or by making a deposit at a participating ATMs. The amount of each transaction is limited to the balance on your Card. The bank reserves the right to impose limits on the number of transactions as well as the frequency of transactions. The bank reserves the right to impose a fee for each transaction that is conducted via Check Writer. The bank reserves the right to impose a fee for each transaction that is conducted via Check Writer. The bank reserves the right to impose a fee for each transaction that is conducted via Check Writer. The bank reserves the right to impose a fee for each transaction that is conducted via Check Writer. The bank reserves the right to impose a fee for each transaction that is conducted via Check Writer.

**FDIC Insurance** All value on the Card is insured by the FDIC. If you leave any funds on your Card at the time of your death, the funds will be paid to the estate of the person who died. If you leave any funds on this Card at the time of your death, the funds will be paid to the estate of the person who died. If you leave any funds on this Card at the time of your death, the funds will be paid to the estate of the person who died. If you leave any funds on this Card at the time of your death, the funds will be paid to the estate of the person who died. If you leave any funds on this Card at the time of your death, the funds will be paid to the estate of the person who died. If you leave any funds on this Card at the time of your death, the funds will be paid to the estate of the person who died.

**Use of Card, PIN and Terminal**

1. You are able to use your Card to:
   - Accept card payments in a business (this is called "point-of-sale transactions").
   - Get cash from tellers at banks displaying the MasterCard logo or at automated teller machines (ATMs) displaying the debit MasterCard logo.
   - Use your Card for any transaction that is illegal under applicable law.

2. Use of Card, PIN and Terminal.

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      - Accept card payments in a business (this is called "point-of-sale transactions").
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      - Use your Card for any transaction that is illegal under applicable law.

3. Your employer may load (deposit) funds onto your Card at any time. This will cause monies to be deposited onto your Card that are available for use by you to make designated transactions.

   **SCHEDULE OF CARD FEES**

<table>
<thead>
<tr>
<th>Fees Per Card</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchases PIN and Signature (Domestic)</td>
<td>$1.00</td>
</tr>
<tr>
<td>International Purchases PIN and Signature</td>
<td>$2.95</td>
</tr>
<tr>
<td>Purchase Decline Fee (Domicil &amp; International)</td>
<td>$0.50</td>
</tr>
<tr>
<td>ATM Withdrawal Domestic</td>
<td>$1.75</td>
</tr>
<tr>
<td>ATM Balance Inquiry Fee</td>
<td>$0.50</td>
</tr>
<tr>
<td>ATM Balance Inquiry Fee (NSF)</td>
<td>$0.50</td>
</tr>
<tr>
<td>International ATM Withdrawal Fee</td>
<td>$3.50</td>
</tr>
<tr>
<td>International ATM Balance Inquiry Fee</td>
<td>$1.00</td>
</tr>
<tr>
<td>International ATM Decline Fee (NSF)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Over the Counter Cash Advance</td>
<td>$5.00</td>
</tr>
<tr>
<td>ACH Transfer to Bank Account</td>
<td>$1.50</td>
</tr>
<tr>
<td>Website Account Access</td>
<td>$0.50</td>
</tr>
<tr>
<td>Live Agent Customer Service</td>
<td>$0.50</td>
</tr>
<tr>
<td>First purchase on Card to Personalized Card</td>
<td>$0.50</td>
</tr>
<tr>
<td>Card Replacement</td>
<td>$0.00</td>
</tr>
<tr>
<td>Negative Balance Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Inactivity Fee (Monthly after 6 months of no financial activity)</td>
<td>$2.95</td>
</tr>
<tr>
<td>Overdraft Protection Fee</td>
<td>$1.50</td>
</tr>
<tr>
<td>Paper Statements (Mail) - Optional to Cardholder</td>
<td>$1.50</td>
</tr>
<tr>
<td>Text Alerts</td>
<td>$1.50</td>
</tr>
<tr>
<td>Post Office Money Order</td>
<td>$2.95</td>
</tr>
<tr>
<td>First two calls per pay period are free</td>
<td></td>
</tr>
<tr>
<td>Cardholder will receive the first four withdrawals for free for the first year</td>
<td></td>
</tr>
</tbody>
</table>

4. Failure to Complete Transactions

   A. Central Bank is responsible for any transactions for which an authorized transaction is not available on your Card according to the operating and network rules of the bank that issued your Card.
   B. Likewise, we are not responsible for delays in money being deposited to your Card by your employer.
   C. Central Bank is not responsible if you do not have enough money on your Card to complete a particular transaction. You may, however, vary your purchases between the Card and another credit or debit card if you are in shortage, as to your exact balance, you can sign up for Text Alerts which will allow you to track your balance. You may also sign up for www.paychekplus.com or call customer service at 1-866-404-0330 to verify your balance prior to making a purchase.
   D. Neither we nor any other bank or business are liable for not accepting or honoring the Card.
   E. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase with your Car. You will not be charged for the purchase until you receive an invoice to cover trip or miscellaneous expenses incurred. Any preauthorization amount will be removed from your Card at the time of final payment on your purchase. The final payment on your purchase will be reduced by the amount of the merchant sends you the final payment amount on your purchase. Once the final payment amount is received the preauthorization amount on your Card will be removed. It may take up to 5 days to be held. During the hold period, you will not have access to the preauthorized amount.

5. Returns and Refunds

   A. Central Bank is not subject to any applicable rules and customs of any clearinghouse or other association involved in transactions. Central Bank may, at their option, decline or reverse any transaction if you do not have enough money on your Card for the transaction. If you are uncertain as to whether a transaction was received, the preauthorization amount on hold will be removed. It may take up to 5 days to be held. During the hold period, you will not have access to the preauthorized amount.

6. Payment

   By using your Card, you will deduct the amount of the transaction from the Card. You are not allowed to exceed the funded balance available on your Card by any individual or series of purchases. Nevertheless, if you make a purchase which exceeds the balance on your Card (an "overdraft"), you shall remain fully responsible for the amount of your purchase or withdrawal which exceeds the available balance on your Card. You may use your Card to make an overdraft a maximum of 3 times in any current or future Card loads (deposits) if we have such opportunity. In such case, you agree to be responsible for payment to us for all overdrafts.

7. Using Your Card in a Foreign Country

   The currency in which all transactions will be converted to U.S. dollars. The by-laws and rules of MasterCard determine the rate for this transaction. Central Bank may, at their option, decline or reverse any transaction if you do not have enough money on your Card for the transaction. If you are uncertain as to whether a transaction was received, the preauthorization amount on hold will be removed. It may take up to 5 days to be held. During the hold period, you will not have access to the preauthorized amount.

8. Loss, Theft or Unauthorized Use

   A. Tell us: [as] if you believe your Card or PIN has been lost or stolen, or if you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the paragraph labeled "Loss, Theft or Unauthorized Use".

9. Monitoring Account Activity and Balance

   A. Call: 1-866-404-0330 anytime 24/7
   B. Visit the website www.paychekplus.com
   C. Send in your statement for review
   D. Request a written statement of account activity by writing to us at Cardholder Services P O Box 551617 Jacksonville, FL 32255

10. Other Terms

   A. Central Bank may transfer their rights under this Arrangement.
   B. The Arrangement is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. Central Bank may, at their option, decline or reverse any transaction if you do not have enough money on your Card for the transaction. If you lose your Card or your Card is lost or stolen, or if you need more information about a transaction listed on the statement or if you suspect fraudulent use of your Card, you should call customer service at 1-866-404-0330 to verify your statement. After we have spoken with you, the Arrangement is found by a court to be illegal or not enforceable, all other terms will be in effect.

11. Error Resolution

   A. The Following Notices Contains Information About Your Right to Dispute Errors
   B. Each Business Day, 9:00 A.M. - 5:00 P.M. Eastern Time.
   C. We may correct any error we think is an error.
   D. Your Card was used in another country, and you did not receive, the preauthorization amount on hold will be removed. It may take up to 5 days to be held. During the hold period, you will not have access to the preauthorized amount.

12. The Banks' Legal Right To Change Or Cancel The Arrangement

   A. Amendment and Cancellation
   B. Central Bank may cancel or suspend this Arrangement or any features or services of the Card described herein at any time. The Card remains their property. Central Bank may cancel your Right to use the Card at any time.

13. The Fair Credit Reporting Act

   A. What Does the Fair Credit Reporting Act Do With Your Personal Information?

   Why?

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

   B. What Are the Types of Personal Information We Collect and Share?

   C. Social Security number and income
   D. Account opening, account number in a checking account
   E. Credit history and credit transaction history
How? All financial companies need to share customers’ personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers’ personal information; the reasons Central Bancompany chooses to share; and whether you can limit this sharing. Privacy Definitions: Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies who are members of Central Bancompany; financial companies such as trust, credit card and insurance. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Why can’t I limit all sharing? Federal law gives you the right to limit only sharing for affiliates’ everyday business purposes - 

• sharing for our everyday business purposes - 

• sharing for our marketing purposes - 

• joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

• use your credit or debit card
• pay your bills or apply for a loan
• use your credit or debit card

To limit our sharing: You may contact us at Central Bank, ATTN: Stored Value, 111 E. Miller St., Jefferson City, MO 65101.

PaychekPLUS! Select®

State of Missouri Payroll

Cardholder Terms
and Conditions for Use
(Effective 1/15/12)

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