

**LANA VISA DEBIT CARD ACCOUNT,
POWERED BY GREEN DOT BANK**

DEPOSIT ACCOUNT AGREEMENT

WELCOME TO YOUR LANA VISA DEBIT CARD ACCOUNT!

This Deposit Account Agreement (including the Online and Mobile Services Agreement attached as Appendix A) explains how your account works, what fees are applicable to your account, how our various services work, and the policies, terms and conditions that govern your account. Please read this agreement and keep it for your records. You can get a copy of it at any time in the app or at <https://lana.com/legal/>.

When we say “we,” “us,” “our” or “Bank,” we mean Green Dot Bank, Member FDIC, the bank that holds the money in your account and provides Debit Account services. Please note that Green Dot Bank operates under the following registered trade names: GoBank, Green Dot Bank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage.

When we say “you” or “your,” we mean each person who has a Lana Visa Debit Card Account, Powered by Green Dot Bank and anyone else that a Lana Visa Debit Card accountholder gives account access to. You can find other definitions near the end of this agreement.

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING ARBITRATION. THE TERMS OF THE ARBITRATION CLAUSE APPEAR AT THE END OF THIS AGREEMENT.

1. Getting Started

- a. *General Information.* Your account is a deposit account, with a variety of services offered, including, but not limited to, a debit card, bank transfer services and deposit and spend capability. We refer to these services as “Debit Account Services.” Once you open your account and make the initial deposit, you will receive a Visa debit card that is linked to your account. Money in your account will not earn interest. Your accounts with us are insured to the regulatory limits by the Federal Deposit Insurance Corporation, or FDIC. Please note that Green Dot Bank operates under the following registered trade names: GoBank, Green Dot Bank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the maximum allowed.
- a. *Opening an Account.* To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for your name, address, date of birth, social security number, phone number and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

We reserve the right to not open an account for anyone in our sole discretion. We may also limit the number of accounts that you have in our sole discretion. We do not allow for joint ownership of accounts, so only one person can be the Lana Visa Debit Card accountholder.

2. Fees

- a. *General.* Our fee schedule below describes the fees associated with our accounts and services. We may offer additional products, services and features from time to time, and the fees for those offerings will be disclosed to you at the time they are offered. In addition to the fees listed below, there are some situations where a third party may charge additional fees. For example, when you use an ATM outside of our network, you may be charged a fee by the ATM operator in addition to our fee. To find a fee-free ATM, look for the AllPoint logo on ATMs at participating CVS Pharmacy®, Rite Aid and Walgreens retailers

Fee Type	Fee
Monthly Maintenance Fee	\$0.00
Out of Network ATM Withdrawal Fee*	\$2.50*

Out of Network ATM Balance Inquiry Fee*	\$0.00
Teller Cash Withdrawal Fee	\$2.50
Replacement Card Fee	\$0.00
Foreign Transaction Fee**	3% of total transaction amount

* When you use an ATM outside of our network, you may be charged a fee by the ATM operator in addition to our fee (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

** This fee is in addition to any other fee that may apply to your transaction. Please note use of your debit card outside of the U.S. will be limited; see Section 7.e. titled “Foreign Transactions” for more information.

3. General Information About Deposits & Funds Availability

- a. *Initial Deposit.* You may make your initial deposit in cash at a participating retailer or by using direct deposit.
- b. *Subsequent Deposits.* You may make subsequent deposits to your account in cash at a participating retailer, by signing up for direct deposit or by using our bank transfer service. We may offer you additional ways to deposit money from time to time, and any applicable fees or limits will be disclosed to you at the time they are offered to you. The most you can deposit to your account using cash is \$3,000 in the aggregate in any day. If you deposit cash at a participating retailer, please be aware that retailers have their own minimum and maximum deposit limits.
- c. *Limits on Deposits.* We may refuse to accept a deposit or transfer to an account, limit its size, or return all or part of it to you or the sender. We reserve the right to limit the amount of funds that may be maintained in an account. You will not be able to deposit money to your account if the deposit will cause you to exceed the maximum allowed account balance. We’re sorry, but we cannot accept checks or cash mailed to us for deposit or inbound wire transfers.
- d. *Types of Deposits; Funds Availability.* For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, federal holidays and legal banking holidays in the State of Utah.
 - i. *Cash Deposits.* Cash deposits made through participating retailers are generally made available within 60 minutes or sooner from the time the transaction is reported to our technology systems by the retailer. Fees of up to \$5.95 may be collected by retailers when depositing cash to your account at their locations. This fee is charged by the retailer and is subject to change. This fee is not