



## The Convenient Access Visa® Prepaid Card

### Amendment to Cardholder Agreement (Effective 11/21/2013)

Pursuant to Paragraph 13 (Amendment and Cancellation) of the Cardholder Agreement ("Agreement") this Amendment to Cardholder Agreement is effective as of November 21, 2013, and is in addition to the terms set forth in the full Cardholder Agreement provided with the Card. Terms not otherwise defined in this Amendment shall have the same meaning as specified in the Agreement.

Any Convenient Access Visa Prepaid Card issued by First Century Bank, N.A. will have the following 3 modifications:

- 1) The paragraph entitled "**Loading Your Card**" is replaced with the following:

A maximum aggregate amount of \$10,000.00 is allowed on your Card at any time. There is no limit to the number of times you may load funds to your Card over the life of your Card. However, there are limits to the frequency of Card loads, as described in the following paragraph "Limitations on frequency of transfers." The minimum amount of each Card load must be \$10.00. Your card may be loaded with up to \$5,000.00 per month at the financial institution where it was purchased and/or from a registered bank account. It may also be loaded by Direct Deposit up to the maximum Card balance. You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time. You authorize us to recover any funds erroneously added to your Card account.

- 2) The paragraph entitled "**Limitations on dollar amounts of transfers**" is replaced with the following:

(1) You may withdraw up to \$500.00 from terminals each day you use the Card. (2) You may transfer up to \$950 between your Card and registered bank accounts each day. (3) You may transfer up to \$950 between Convenient Access Visa Prepaid Cards each day. (4) You may transfer up to \$5,000 from registered bank accounts to your card each month. (5) You may pay up to \$950 per day using the "Bill Pay" feature.

- 3) Section 6 "**Fees and Limitations**" is amended as follows:

Replace "Card to Bank Transfers \$2.95" with "Card-to-Bank and Bank-to-Card Transfers \$2.95"

This Card is issued by First Century Bank, N.A., member FDIC, pursuant to a license from Visa U.S.A. Inc.



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