

MoneyCard Vault Annual Interest on Savings Service Agreement

This MoneyCard Vault Annual Interest on Savings Service Agreement (this “*Agreement*”) incorporates and supplements the Cardholder Agreement applicable to your account with Green Dot Bank (the “*Cardholder Agreement*”). Any references to “*you*” and “*your*” and “*we*,” “*us*,” and “*our*” in this Agreement have the same meanings as in the Cardholder Agreement, and any terms that are capitalized but not defined in this Agreement have the same meanings as in the Cardholder Agreement. In the event of any inconsistency between this Agreement and any provision of the Cardholder Agreement, this Agreement will control with respect to your Savings Vault (as defined below), but only to the extent necessary to resolve the inconsistency. By using or maintaining your Savings Vault, you are agreeing to this Agreement. Please review this Agreement carefully and retain a copy for your records.

General. If you have registered your Card account, you can use the Walmart MoneyCard mobile app to access an interest-bearing savings account that is linked to the Card account and may be used to store money (your “*Savings Vault*”). There are no fees and no minimum balance requirements for the Savings Vault.

Transfers; Transfer Limitations. The only way to add money to your Savings Vault is by transferring money from your Card account to your Savings Vault, and the only way to access money in your Savings Vault is by transferring money in your Savings Vault to your Card account. You can transfer money between your Card account and your Savings Vault at any time, up to 20 times per day, via the Walmart MoneyCard mobile app. Funds transferred between your Savings Vault and your Card account are generally credited instantly. You can view the current balance in your Savings Vault via the Walmart MoneyCard mobile app. For fraud and security reasons, we may impose additional limits on transfers between your Savings Vault and Card account in our sole discretion.

Good Standing; Negative Balances. If your Card account is suspended, blocked, or closed, your Savings Vault will also be suspended, blocked, or closed. Funds in your Savings Vault may be used by the Bank to cure a negative balance in your Card account. As such, if you have a negative balance in your Card account and you transfer money from your Savings Vault to your Card account, we will first apply the money you transfer to cover your negative balance.

Interest. While we reserve the right to change the interest rate at any time, your Savings Vault currently pays 2% annual interest (2% Annual Percentage Yield). For the purposes of the Savings Vault, a “*Savings Year*” is 12 consecutive monthly periods. The first Savings Year begins on the date you enroll for your Savings Vault by agreeing to applicable terms and conditions. Each subsequent Savings Year will commence on the day after the end of the prior Savings Year. The 2% annual interest is credited to your Savings Vault after the completion of each Savings Year. On or about the anniversary of each Savings Year, we will calculate the average daily balance held in your Savings Vault for each of the prior 365 days. We will then multiply that average daily balance by 2% (or the interest rate in effect at that time). That amount will then be credited to your Savings Vault. You can keep the credited interest in your Savings Vault and let it accumulate more interest at the end of the next Savings Year or you can transfer the interest to your Card account via the Walmart MoneyCard mobile app.

The only requirement to earn your annual interest payment is that your Card account must be in good standing, meaning that it has a positive balance (not a negative balance) and your Card account cannot be suspended, blocked, or closed for fraud or any other reason.

Interest will be applied to a maximum average daily balance of \$1,000. You will not earn interest on any average daily balance that exceeds \$1,000. We may, at our sole discretion, at any time, change the interest rate paid on the principal balance of your Savings Vault and the corresponding annual percentage yield for new accounts. If you close your Card account before the annual interest is credited to your Savings Vault, you will not receive the interest.

Taxes. You will be responsible for paying, withholding, filing, and reporting all taxes, duties, and other governmental assessments associated with the interest paid on your Savings Vault.

Effective 3/2020