E-Sign Disclosure

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for any Account offered through mygift.giftcardmall.com that is not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "**we**," "**us**," and "**our**" refer to Pathward®, National Association, Member FDIC, with whom you have your Account, and the words "**you**" and "**your**" mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, "**Account**" means the account you have with us. "**Communication**" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

1. **Scope of Communications to Be Provided in Electronic Form**. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through mygift.giftcardmall.com for your Account
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
- Privacy policies and notices

2. **Method of Providing Communications to You in Electronic Form**. All Communications that we provide to you in electronic form will be provided, to the extent permissible by law, by access to a web site that we generally designate in advance for such purpose.
3. **How to Withdraw Consent**. You may withdraw your consent to receive Communications electronically by contacting Customer Service at 1-833-626-9618 or writing to us at 10615 Professional Circle, Suite 102; Reno NV 89521. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications; however your access and use of mygift.giftcardmall.com may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. If you withdraw your consent and we have your name and address, we will mail paper versions of all Communications to you at no additional cost. If you have withdrawn your consent and wish to receive electronic Communications again in the future, you may do so by contacting Customer Service at 1-833-626-9618 or writing to us at 10615 Professional Circle, Suite 102; Reno NV 89521.
4. **How to Update Your Records**. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through mygift.giftcardmall.com or by contacting us at 1-833-626-9618.
5. **Hardware and Software Requirements**. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- an internet browser that supports 128 bit encryption;
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- an e-mail account with an internet service provider and e-mail software in order to participate in our electronic Communications programs;
- a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

6. **Requesting Paper Copies**. We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact Customer Service at 1-833-626-9618 or write to us at 10615 Professional Circle, Suite 102; Reno NV 89521. We may charge

you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. **Communications in Writing**. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.
8. **Federal Law**. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
9. **Termination/Changes**. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.
10. **Consent**. By purchasing or using a card or Account from this site, you hereby give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

Visa® Virtual Gift Account Accountholder Agreement

CUSTOMER SERVICE CONTACT INFORMATION:
10615 Professional Circle, Suite 102; Reno NV 89521 ("Address")
mygift.giftcardmall.com ("Website")
1-833-626-9618 ("Customer Service Number") (toll-free)

IMPORTANT NOTICES:
(1) GIVE THIS DOCUMENT TO THE RECIPIENT OF THE GIFT ACCOUNT FOR ANY FUTURE QUESTIONS OR ISSUES.
(2) PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION.
(3) ALWAYS KNOW THE EXACT DOLLAR AMOUNT AVAILABLE ON YOUR ACCOUNT. MERCHANTS MAY NOT HAVE ACCESS TO DETERMINE YOUR ACCOUNT BALANCE.
(4) IF YOU DO NOT AGREE TO THESE TERMS, DO NOT USE THE ACCOUNT, SAVE YOUR RECEIPT, AND CANCEL THE ACCOUNT BY CALLING CUSTOMER SERVICE AND REQUESTING A REFUND.

Fees Associated with your Account

There are no after-purchase fees associated with your account.

This Accountholder Agreement ("Agreement") sets forth the terms and conditions under which a Visa Virtual Gift Account ("Account") has been issued to you by Pathward®, National Association. By accepting and using this Account, activating the Account, or authorizing any person to use the Account, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement "**You**" and "**your**" mean the person or persons who have received the Account and are authorized to use the Account. "**We**", "**us**", "**our**", and "**Bank**" mean collectively, Pathward, National Association, a federally chartered bank, member FDIC, and its divisions or assignees. The Account may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference. This Agreement applies to both the purchaser and any other user of the Account. It is the purchaser's obligation to provide these terms and conditions to any user; however, new terms and conditions may be provided, or any other questions or concerns answered by contacting Customer Service.

1. ABOUT YOUR ACCOUNT

Your Account is a virtual gift Account. Your Account consists of an Account number, a "valid thru" date, and a security code, just like those on a plastic card. The Account is loaded with a specific amount of funds, redeemable to buy goods and services online, via mail order, or by telephone anywhere Visa debit cards are accepted in the United States. You may not use your Account at brick-and-mortar locations. The Account is NOT a credit card. The Account is not a checking account or connected in any way to any account other than a stored value account where your funds are held. You will not receive any interest on the funds in your Account. You may register your Account by visiting the Website at mygift.giftcardmall.com or calling the Toll-Free Customer Service Number at 833-626-9618. You may not load additional funds to the Account.

Pathward, N.A. will act as custodian of your funds upon its receipt of your funds. Once your Account is activated, you will be able to provide Pathward, as custodian, with instructions about the funds accessible through the Account. Activation of the Account authorizes us to hold your funds at Pathward or as custodian to place your funds at one or more participating banks (each a "Program Bank"). If you do not agree to your funds being held by us at Pathward or placed by Pathward as custodian at other Program Banks, please immediately spend ***all*** the funds in your Account. Account funds are not FDIC insured.

2. USING YOUR ACCOUNT

a. Accessing Funds and Limitations

You may use your Account to obtain goods or services at online, telephone, or mail order merchants wherever Visa debit cards are honored in the United States. You may not use your Account at brick-and-mortar locations. Each time you use your Account, you authorize us to reduce the value available on your Account by the amount of the transaction. Your Account cannot be:

(1) redeemed for cash or quasi-cash (for example, gaming chips, money orders, deposits, wire transfers, traveler's checks, foreign currency and similar items);
(2) used to obtain cash in any transaction;
(3) used for illegal transactions;
(4) used to make foreign transactions; or
(5) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc.

For security reasons, we may limit the amount or number of transactions you can make on your Account. We may refuse to process any transaction that we believe may violate the terms of this Agreement. YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF FUNDS AVAILABLE ON YOUR ACCOUNT. If you attempt to use the Account when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on your Account occurs due to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. If you do not have enough funds available on your Account, you may be able to instruct the merchant to perform a 'split transaction' to charge part of the purchase to the Account and pay the remaining amount with another form of payment. Some merchants do not allow accountholders to conduct split transactions.

If you use your Account number without presenting your Account (such as for an internet transaction, a mail order or a telephone purchase), the legal effect will be the same as if you used the Account itself.

Your Account is valid in the U.S. only. It cannot be used at merchants outside of the United States, including internet and mail/telephone order merchants outside of the United States.

You may not resell this Account for value. If you do, then we reserve the right to: (i) void or cancel the Account; (ii) consider all transactions following the resale unauthorized; and (iii) retain all funds associated with your Account.

b. Personal Identification Number (PIN)

If you wish to make PIN debit purchases, you may obtain a PIN by visiting the Website at mygift.giftcardmall.com or calling the Customer Service Number. **Accounts are not accepted at ATMs and cannot be used to obtain cash in any purchase transaction**. You should not write or keep your PIN with your Account. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that there has been unauthorized access to your PIN, you should advise us immediately, following the procedures in the section labeled "Unauthorized Transactions".

c. Obtaining Account Balance Information

You may obtain information about the amount of money you have remaining in your Account at no charge by contacting Customer Service. This information, along with a 60-day history of account transactions, is also available online by visiting our Website. You also have the right to obtain a sixty (60) day written history of account transactions by contacting Customer Service.

d. Authorization Holds

You do not have the right to stop payment on any purchase transaction originated by use of your Account. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Account may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

e. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Account, the return and refund will be handled by the merchant. If the merchant credits your Account, the credit may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction, and the refund may not be available for a number of days after the date the refund transaction occurs.

f. Receipts

You may wish to retain receipts as a record of transactions. Receipts will be required if you need to verify a transaction.

3. REPLACEMENT ACCOUNT

If you need to replace your Account for any reason, please contact Customer Service. See the table above for applicable fees. Please note that your Account has a "Valid Thru" date on the front of the Account. You may not use your Account after the "Valid Thru" date. However, even if the "Valid Thru" date has passed, the available funds on your Account do not expire. You will not be charged a fee for replacement Accounts that we send due to expiration of the Account.

4. COMMUNICATIONS

You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

5. UNAUTHORIZED TRANSACTIONS

a. Contact Customer Service Immediately

If you believe your Account has been lost or stolen or an unauthorized transaction has been made using the information from your Account without your permission, contact Customer Service IMMEDIATELY. We will ask for the Account number and other identifying details. **We cannot assist you if you do not have the Account number**. We reserve the right to investigate any claim you may make with respect to a lost or stolen Account or unauthorized transaction, and you agree to cooperate with such investigation. We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. We will charge a fee as noted in the fee table above (subject to applicable law) for any lost/stolen Account, which will be deducted from the balance on the Account. A reissued Account may take up to 30 days to process.

b. Your Liability for Unauthorized Visa Prepaid Account Transactions

Visa Zero Liability policy covers U.S.-issued Visa-branded Accounts only and does not apply to ATM transactions, PIN transactions not processed by Visa, certain commercial card transactions, or unregistered accounts. You must notify us promptly of any unauthorized use. For additional details visit www.visa.com/security.

6. NO WARRANTIES AND LIMITATION OF LIABILITY

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with a Account. Further, we will not be liable:

(1) If, through no fault of ours, you do not have enough funds available in your Account to complete the transaction;
(2) If a merchant refuses to accept your Account;
(3) If an electronic terminal where you are making a transaction does not operate properly;
(4) If access to your Account has been blocked after you reported your Account lost or stolen;
(5) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction;
(6) For any other exception stated in our Agreement with you.

7. LEGAL NOTICES

a. English Language Controls

Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

b. Assignability

You may not assign or transfer your Account or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in your Account.

c. Other Terms

Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. You will be notified of any change to this Agreement in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging

the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota (without regard to the laws regarding conflicts of laws) except to the extent governed by federal law. With the exception of disputes subject to the Arbitration Clause below, any disputes relating to this Agreement shall be subject to the exclusive jurisdiction and venue of the federal and state courts located in the state of South Dakota. You acknowledge and agree that we shall have a right of setoff to apply the funds in your Virtual Account to any debt that you owe to us. You further grant us a security interest in all of your funds in our possession as collateral for any sums that you owe us under this Agreement. Should your Virtual Account have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

8. PRIVACY

We may provide information to our employees, auditors, affiliates, service providers, or attorneys as needed, or to any third party if you give us your written permission. We may also collect: (1) Information about purchases made with the Account, such as date of purchase, amount and place of purchase; (2) Information you provide to us when you register an Account, or for replacement Accounts, or when you contact us with customer service issues, such as name, address, phone number.

We may also disclose information about your Account or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of your Account for a third party, such as merchant; (3) provide customer services; (4) process claims for lost or stolen Cards or Accounts; (5) help protect against fraud and to conduct research and analysis; or (6) comply with government agency or court orders, or other legal reporting requirements.

9. JURY TRIAL WAIVER AND ARBITRATION

a. Jury Trial Waiver: To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

b. Arbitration Clause: You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Account. You must send the opt out notice in writing to Pathward, N.A., Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 ("Notice Address"). This Arbitration Clause governs any dispute arising under this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the arbitration administrator, as chosen by us. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing. You must send your notice to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Account is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.

This Account is issued by Pathward, National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

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Blackhawk Network California, Inc. (NMLS# 925953) is licensed in connection with its money services business in various U.S. jurisdictions. Please see below for certain disclosures required by specific states.

If you have any questions or complaints, please direct them to:

Blackhawk Network California, Inc.
6220 Stoneridge Mall Road
Pleasanton, CA 94582
Phone number: 888-524-1283

ALASKA

Blackhawk Network California, Inc. provides money services pursuant to the Alaska Uniform Money Services Act.

FOR ALASKA RESIDENTS ONLY

If your issue is unresolved by Blackhawk Network California, Inc. (888) 633-9434, please submit formal complaints with the State of Alaska, Division of Banking & Securities.

Please download the form here:

https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaintFormupdated.pdf

Submit formal complaint form with supporting documents to:

Division of Banking & Securities

PO Box 110807 Juneau, AK 99811-0807

If you are an Alaska resident with questions regarding formal complaints,

please email us at dbs.licensing@alaska.gov or call Nine Zero Seven Four Six

Five Two Five Two One.

ARIZONA

Blackhawk Network California, Inc. (Lic.# MT-0914710) is licensed by the Arizona Department of Financial Institutions. For Consumer Complaints or Questions contact:

Arizona Department of Financial Institutions

100 N. 15th Avenue, Suite 261

Phoenix, Arizona 85007(602) 771-2800

ARKANSAS

This retail location is an agent is an agent conducting business on behalf of Blackhawk Network California, Inc. ("BHN CA"), which is licensed under the Arkansas Money Services Act. Unresolved complaints may be directed to:

Arkansas Security Department

1 Commerce Wy #402, Little Rock, AR 72202

(501) 324-9260

CALIFORNIA

If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the California Department of Financial Protection & Innovation at its toll-free telephone number, 1-866-275-2677, by email at consumer.services@dfpi.ca.gov or by mail at the California Department of Financial Protection & Innovation, Consumer Services, 1515 K Street, Suite 200, Sacramento, CA 95814.

COLORADO

Entities other than FDIC insured financial institutions that conduct money transmission activities in Colorado, including the sale of money orders, transfer of funds, and other instruments for the payment of money or credit, are required to be licensed by the Colorado Division of Banking pursuant to the Money Transmitters Act, Title 11, Article 110, Colorado Revised Statutes.

If you have a Question about or Problem with YOUR TRANSACTION - THE MONEY YOU SENT
You must contact the Money Transmitter who processed your transaction for assistance. The Division of Banking does not have access to this information.

If you are a Colorado Resident and have a Complaint about
THE MONEY TRANSMITTER – THE COMPANY THAT SENT YOUR MONEY
ALL complaints must be submitted in writing. Please fill out the Complaint Form provided on the Colorado Division of Banking's website and return it and any documentation supporting the complaint via mail or email to the Division of Banking at:

Colorado Division of Banking
1560 Broadway, Suite 975
Denver, CO 80202
email: DORA_BankingWebsite@state.co.us
website: banking.colorado.gov/industry/money-transmitters

FLORIDA

This retail location is an agent of Blackhawk Network California, Inc., a licensed money services business by the Florida Office of Financial Regulation (Lic.# FT230000221). If you have a complaint or concern, please call Blackhawk Network California, Inc. at 888-633-9434.

GEORGIA

This retail location is an agent of Blackhawk Network California, Inc. a licensed Money Transmitter by the Georgia Department of Banking and Finance. (Lic.# 8941/ NMLS# 925953).

ILLINOIS

This retail store is an authorized seller of Blackhawk Network California, Inc., a licensed money transmitter in the State of Illinois. This authorization may be revoked at any time by the licensee.

For suspected violations of the Transmitters of Money Act, a customer may contact:

Illinois Department of Financial and Professional Regulation
Division of Financial Institutions
320 West Washington Street, 3rd Floor,
Springfield, IL 62786
Telephone: 888-473-4858

MARYLAND

The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints from Maryland residents regarding Blackhawk Network California, Inc. (Lic.# 9159/ NMLS# 925953) at:

Office of the Commissioner of Financial Regulation
1100 North Eutaw St,
Suite 611, Baltimore, MD 21201
Telephone: 888-784-0136

The NMLS Consumer Access website provides Licensee's status:
https://nmlsconsumeraccess.org/

MISSISSIPPI

Blackhawk Network California, Inc. (Lic.# MT/000101) holds a valid and existing Money Transmitters License issued by the Commissioner of Banking and Consumer Finance under the Mississippi Money Transmitters Act.

MINNESOTA

Blackhawk Network California, Inc. (Lic.# MN-MT-925953) has been authorized by the State of Minnesota Department of Commerce to transact the business of money transmitter, unless this authority be suspended, revoked, or otherwise legally terminated.

For unresolved Consumer Complaints or Questions contact the Minnesota Department of Commerce at 651-539-1500.

NEVADA

This retail location engages in the money services business as authorized delegate of Blackhawk Network California, Inc. (NMLS# 925953). If you have a complaint, first contact BHN CA at (888) 527-6033. For unresolved complaints, you may contact the Nevada Division of Financial Institutions.

Nevada Division of Financial Institutions.
3300 W. Sahara Ave., Suite 250
Las Vegas, Nevada 89102
Phone: (702) 486-4120

NEW HAMPSHIRE

Blackhawk Network California, Inc. (Lic. # 15570-MT) has been granted a license by the New Hampshire Banking Department to engage in business as a Money Transmitter in accordance with and subject to the provisions of the New Hampshire Revised Statutes Annotated Chapter 399-G as amended and any regulations promulgated thereunder.

NEW YORK

Blackhawk Network California, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services. If you have any questions or complaints, please direct

them to:

Blackhawk Network California, Inc. 6220
Stoneridge Mall Road Pleasanton, CA
94582
Phone number: 888-633-9434

Unresolved consumer complaints may be mailed to:

NewYorkStateDepartmentofFinancialServices One
StateStreet
New York, NY 10004-1417
Fax number: 212-709-1673
Consumer Help Line at 877-226-5697

NORTH CAROLINA

Money transmission on behalf of Blackhawk Network California, Inc. is conducted at this location pursuant to the North Carolina Money Transmitters Act, N.C.G.S. § 53-208.41 et seq. If you have an inquiry or complaint, please contact Blackhawk Network California, Inc. at (888) 633-9434

NORTH DAKOTA

Money transmission on behalf of Blackhawk Network California, Inc. (BHN CA, NMLS# 925953) is conducted at this location. If you have questions or complaints, please contact BHN CA at (888) 527-6033. For unresolved complaints you may contact the North Dakota Department of Financial Institutions.

North Dakota Department of Financial Institutions
1200 Memorial Highway, Bismarck, ND 58504
Phone: 701.328.9933

OKLAHOMA

Blackhawk Network California, Inc. (NMLS# 925953) is authorized to engage in the business of money transmission in the State of Oklahoma, subject to the provisions and requirements of the Oklahoma Financial Transaction Reporting Act, 6 O.S. § 1511 et seq., and regulations of the Oklahoma State Banking Board promulgated there under.

PENNSYLVANIA

Blackhawk Network California, Inc. (Lic.# 33186/ NMLS# 925953) is a licensed money transmitter in the State of Pennsylvania. Consumer's questions may be directed to BHN CA at (888) 633-9434.

TENNESSEE

Money transmission on behalf of Blackhawk Network California, Inc. (BHN CA, NMLS# 925953) is conducted at this location. If you have questions or complaints, please contact BHN CA at (888) 527-6033. For unresolved complaints you may contact the Tennessee Department of Financial Institutions.

Tennessee Department of Financial Institutions
312 Rosa L. Parks Avenue, 13th Floor
Nashville, TN 37243
Phone: (615) 741-2236

TEXAS

This retail location engages in the money transmission as an authorized delegate of Blackhawk Network California, Inc. If you have a complaint, first contact the consumer assistance division of **Blackhawk Network California, Inc.** at **888-633-9434**. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.

Texas Department of Banking
2601 North Lamar Boulevard, Suite 300
Austin, TX 78705-4294

- Telephone Number: 1-877/276-5554 (toll free)
- Fax Number: 512/475-1313
- E-mail: consumer.complaints@dob.texas.gov
- Website: www.dob.texas.gov

WASHINGTON

After first contacting Blackhawk Network California, Inc. at (888) 633-9434, if you still have an unresolved complaint you may file it by contacting the Washington Division of Consumer Services:

- Online: https://dfi.wa.gov/node/6521/webform/money-services-complaint-form
- Mail or fax: https://dfi.wa.gov/sites/default/files/money-services-complaint.pdf
- Call: 360-902-8703 or 1-877-746-4334
- Email us: CSEnforceComplaints@dfi.wa.gov

WEST VIRGINIA

This retail location is an agent of Blackhawk Network California, Inc. (NMLS# 925953) a Money Transmitter licensed by the West Virginia Division of Financial Institutions.

WISCONSIN

Blackhawk Network California, Inc. (Lic.# 121-SOC) is licensed by the Department of Financial Institutions of the State of Wisconsin pursuant to Chapter 217, Wisconsin Statutes.