

**WSFS BANK**  
**Wilmington Savings Fund Society, FSB**  
**Visa Payroll Card Cardholder Agreement**  
**IMPORTANT - PLEASE READ CAREFULLY**

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This document constitutes the agreement (“Agreement”) outlining the Terms and Conditions under which a Visa® Payroll (“Card”) has been issued to you. By accepting and using this Card, 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 has/have received the Card and are authorized to use the Card as provided for in this Agreement. “We”, “us”, or “our” mean Wilmington Savings Fund Society, FSB, (WSFS Bank, or “Bank”) our successors, affiliates, or assignees. You agree to sign the Card immediately upon receipt. By signing or using your Card, you agree to these terms and conditions. The Card will remain the property of WSFS Bank and must be surrendered upon demand. The Card may be cancelled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference. The Card is a prepaid card loaded with a specific claim on goods and services, redeemable anywhere Visa debit cards are accepted. The Card is not connected in any way to any other account and is not FDIC insured.

**Available Transactions**

You may use your Card to pay for purchases at retail establishments, which have agreed to accept the Card and are equipped with a point-of-sale terminal that can process Visa transactions. Your Card may not be used to “pay at the pump” for gasoline purchases, however a gas purchase can be made at any register. Your Card may not be used at online gambling sites, or for membership dues (e.g. health clubs), or continuity subscriptions (e.g. insurance or internet provider). Your Card may be used to obtain cash at ATM machines using the PIN that will be mailed to you. If you permit someone else to use your Card, we will treat this as if you authorized this person to use your card and you will be responsible for any transactions initiated by such person with your Card. Upon any purchase via a point-of-sale device, mail order, telephone order, or other purchase transaction, the amount available on the Card will be reduced by the amount of such withdrawals or purchase.

**Point of Sale Transactions**

The use of your Card to purchase goods or services from merchants constitutes a simultaneous demand against and withdrawal from the value stored on your Card. You may use your Card only in the manner and for the purposes authorized by these Terms and Conditions. Upon completing a transaction at an ATM you will receive a printed receipt documenting the transaction (unless you have chosen not to get a paper receipt or the transaction is less than \$15.00). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt. You do not have the right to stop payment on any point-of-sale transaction originated by use of your Card. You are responsible for all transactions initiated by use of your Card.

**Conversion To U.S. Dollars**

Transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under regulations established by Visa and will include a margin and/or fees charged directly by Visa. Conversion to U.S. Dollars may occur on a date other than the date of the transaction; therefore, the conversion rate may be different from the rate in effect at the time of the transaction. You agree to pay the converted amount. For these transactions, the rate of exchange between the transaction currency and the billable currency is either a wholesale market rate or the government-mandated rate in effect one day prior to Visa International processing date. Also, a 1% International Service Assessment Fee will be assessed on all international transactions. This fee will be assessed on all international purchases and credit vouchers.

**Information About Your Card**

You may determine the current balance on your Card by calling 1-866-696-5168. This information is also available online at [www.consumercardaccess.com/wsfspayrollcard](http://www.consumercardaccess.com/wsfspayrollcard). You also have the right to obtain a 60-day written history of account transactions by calling 1-888-WSFSBANK or by writing us at WSFS Bank, Customer Service, 2400 Philadelphia Pike, Claymont, DE 19703. Your card will expire on the date listed on the front of the card.

**Error Resolution**

You may contact us in case of questions about transactions arising from the use of your Card. Call or write us at 1-888-WSFSBANK or WSFS Bank, Customer Service, 2400 Philadelphia Pike, Claymont, DE 19703 as soon as you can if you believe an error has occurred in your Card account. We must allow you to report an error until 60 days after the earliest of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the first written statement on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-888-WSFSBANK or writing us at WSFS Bank, Customer Service, 2400 Philadelphia Pike, Claymont, DE 19703. You will need to tell us your name and Payroll Card account number, why you believe there is an error and the dollar amount involved, and when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (five (5) business days for Visa transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving a new account (i.e. thirty (30) days after activation), point of sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint of question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Visa’s Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions or PIN transactions not processed by Visa.

**Lost or Stolen Card**

If you believe your Card or your Personal Identification Number (PIN) has been lost, stolen or that an unauthorized transaction from any of your accounts has occurred or may occur, please contact us at 1-888-WSFSBANK or 1-866-696-5168.

**Disclosure of Information to Third Parties**

We will disclose information to third parties about your card or the transactions that you make:

- Where it is necessary for completing the transaction; or
- In order to verify the existence and condition of your Card; or
- In order to comply with government agency or court orders or as otherwise required by law or in connection with examinations by banking authorities; or
- For analytical purposes; or
- If we conclude that disclosure is necessary to protect you or the interests of the bank; or
- If you give us your permission.

**Our Liability**

If we do not properly complete a transaction from your card on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable for instance:

- If, through no fault of ours, you do not have enough funds available on your Card to complete a transaction;
- If a merchant refuses to accept your Card;
- If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- If circumstances beyond our control (such as fire, flood, or computer or communications failure) prevent the transaction, despite reasonable precautions that we have taken;
- Any other exception stated in our agreement with you.

**Fees**

- Beginning with the fifth (5<sup>th</sup>) ATM withdrawal each calendar month, combined at all WSFS Bank owned ATMs or non-WSFS Bank owned ATMs, there is \$1.50 fee for each ATM withdrawal in addition to any charge that the owner of the machine assesses.
- Beginning with the fifth (5<sup>th</sup>) ATM balance inquiry each calendar month, combined at all WSFS Bank owned ATMs or non-WSFS Bank owned ATMs, there is \$0.25 fee for each ATM balance inquiry in addition to any charge that the owner of the machine assesses.
- There is a Replacement and Lost/Stolen Card Fee of \$15.00.
- There is a \$40.00 fee to have a new card expedited.
- There is a \$33.00 Overdraft fee for each instance where the card may become overdrawn.
- There is a non-usage fee of \$5.00. Beginning on the fourth (4<sup>th</sup>) calendar month, after the month having the last employee account activity, a fee of \$5.00 will be deducted monthly from the remaining balance until the employee has card activity or the balance of the Card is reduced to zero.