WePay is a secure, confidential, reloadable, and easy-to-use “cash card” system that has been adopted by UPMC and the University of Pittsburgh to provide payments to you by using a MasterCard® debit card. We know that you will find the WePay card very convenient and easy to use.

You can use this MasterCard® debit card in several different ways:

- **You can use the card anywhere MasterCard® debit cards are accepted.** For example, in your area, you can use the card at Giant Eagle, Rite-Aid, CVS, and other retail stores. Simply provide the card to the store associate upon checkout and tell them how much value is on the card. It is important to know the balance on the card. If the value of your purchase exceeds your card balance, you may be declined, even if there are still funds remaining on your card. The store associate has no information about the balance remaining on your card.

- **You also can receive cash back at a store that offers this feature on card-based purchases.** Simply tell the store associate how much cash back you want beyond the purchase price and up to the balance on the card. This feature will require the use of your PIN.

- **You can access your money at both Citizens Bank locations in Oakland.** The teller will perform a cash advance for the balance of the card. This withdrawal is at no cost to you. You will need your PIN to access these funds.

- **You can use this MasterCard® debit card at any ATM that displays the MasterCard, Maestro, or Cirrus acceptance mark.** If you use a Citizens Bank ATM the first time you use the card, ATM withdrawal is free; subsequent withdrawals may be subject to a bank transaction fee.

**A complete list of Terms and Conditions for this card is included here.**

**How does this card work?**

**More information about your new cash card**

- Please keep this card, even when your card balance is $0. This card is reloadable. You can bring it back to us over and over again, and we can load additional funds onto it. However, UPMC and the University of Pittsburgh are the only organizations that can load funds onto this card.

- You can find out your balance and recent transactions on your card by calling RBS Lynk at **1-800-591-1110** or by visiting them at www.cashlynkmc.com.

- If you want to protect your consumer rights regarding transactions on this card, including disputing transactions made on the card, you must register the card with RBS Lynk by calling **1-800-591-1110**.

**Cash card features**

- **Anonymous**
- **Instant issue**
- **Reloadable**
- **MasterCard™ branded**
- **Stored value debit card**
- **Multiple redemption options**
  - point-of-sale transactions
  - cash back from merchant
  - Automated Teller Machine
  - Select Citizen’s Bank Branch locations
Section 3. FEES AND SERVICES
The Fees in Exhibit A apply as soon as your Card is activated. It is your responsibility to make certain that there are sufficient funds available for the transactions you are attempting.

ATM Usage
You agree not to make withdrawals that exceed the balance available on your Card. When any cash is withdrawn from an ATM, the amount available on your Card shall be reduced by the amount of that withdrawal.

POS Usage
You agree not to make purchases that are more than the balance available on your Card. When a purchase is made using your Card, the balance available on your Card shall be reduced by the amount of that purchase, even if the transaction is not actually posted to your Card until a later date. If you authorize a transaction and then do not make that purchase as planned, the approval may result in a hold for that amount of funds for up to ten (10) days. You do not have the right to stop payment on any purchase originated through your Card. You may not praunthesize regular payments through the Card. Some merchants may not accept split transactions for example, paying for part of the purchase with the Card and for the balance with another form of payment. Neither we, nor MasterCard nor any processor are responsible for any injury to or anyone else caused by any goods or services purchased or leased with your Card. YOU MUST RESOLVE ALL DISPUTES ABOUT THE QUALITY OF GOODS OR SERVICES PURCHASED WITH THE MERCHANT THAT ACCEPTED YOUR CARD.

Balance and Transaction Inquiry
You can review your Card balance and transaction activity by calling toll free 1-800-591-1110 or by visiting the web site www.cashlynkmc.com. This information is available to you 24 hours a day, seven days a week.

ATM Surcharge
An ATM owner or operator may impose a surcharge for you to use the ATM. The amount of the surcharge should be disclosed at the ATM. Any such surcharge will be deducted from the balance of your Card, along with the amount withdrawn from the ATM and the fees that apply in accordance with the Cardholder Fee Schedule.

Returns and Refunds
If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds.

Section 4./background information
We will disclose information to third parties about your Card or the transfers you make:
• Where it is necessary to complete the transaction.
• To verify the existence and condition of your Card.
• Where there has been unauthorized use of your Card.
• To comply with government agency or court orders.
• If you give us permission.
• For analytical purposes.

• To our employees, auditors, affiliates, service providers, attorneys or collection agents in the course of their duties or to protect you or the interest of the involved RBS and RBS Vly Incorporated.

Section 5. RECEIPTS AND STATEMENTS
Terminal Receipts — You will get a receipt at the time you use your Card to make a withdrawal at an ATM or a purchase at an electronic POS terminal.

Periodic Statement — Periodic statements for the Card are available in electronic format at www.cashlynkmc.com. The information will remain on the Web site for at least 90 days.

Section 6. OUR LIABILITY
If we do not receive a transfer to or 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 if:
• If, through no fault of ours, you do not have enough value available on your Card Account to complete the 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 access to your Card has been blocked after you reported your Card lost or stolen;
• If we have reason to believe the requested transaction is unauthorized;
• If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken:

• Any other exception stated in our Agreement with you.

Section 7. ERROR RESOLUTION
In order to dispute errors or questionable transactions, you must register your card through www.cashlynkmc.com or through the IVR and submit the required information. In case of any errors or questions about transactions from use of your Card or from transactions on your Card that you do not make, call 1-800-591-1110 and report the matter as soon as possible. You must report errors or questionable transactions no later than 60 days from the date of the original transaction. You must provide the following information:
• Your name and Card number;
• Describe the error or the transaction about which you are unsure.

Exhibit A - Cardholder Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Dormancy Fee</td>
<td>$2.00 (Assessed after 360 days of inactivity)</td>
</tr>
<tr>
<td>Overdraft Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>SMS Balance Inquiry</td>
<td>$0.50 (Per Inquiry)</td>
</tr>
<tr>
<td>*ATM Withdrawal Domestic</td>
<td>$0.80 (First withdrawal Fee per transaction)</td>
</tr>
<tr>
<td>ATM Inquiry/Debit Domestic</td>
<td>$0.50</td>
</tr>
<tr>
<td>ATM Withdrawal International</td>
<td>$1.70</td>
</tr>
<tr>
<td>ATM Inquiry/Debit International</td>
<td>$0.65</td>
</tr>
<tr>
<td>POS Purchase Decline/Return</td>
<td>$0.00</td>
</tr>
<tr>
<td>Replacement Card Fee</td>
<td>$4.95</td>
</tr>
</tbody>
</table>

We will send you a written explanation of our finding within ten (10) business days. 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.

Section 8. YOUR LIABILITY
If YOU NOTIFY US WITHIN TWO (2) BUSINESS DAYS, YOU CAN LOSE NO MORE THAN $50 IF SOMEONE USED YOUR CARD WITHOUT YOUR PERMISSION. IF YOU DO NOT NOTIFY US WITHIN TWO (2) BUSINESS DAYS AFTER YOU LEARN OF THE LOSS OR THEFT OF YOUR CARD AND WE CAN PROVE THAT YOU KNEW SOMEONE WAS USING YOUR CARD WITHOUT YOUR PERMISSION IF YOU HAD PROMPTLY NOTIFIED US, YOU COULD LOSE AS MUCH AS $50.

Section 9. AMENDMENT
These Terms and Conditions are the entire Agreement between the parties. We may delay or not claim any of our rights at any time without giving any reason or future notice. Except as required by law, we may change these Terms and Conditions at any time. You agree that we can give you notice of any changes in writing, telephone, e-mail or on our internet address set forth above. Such changes will be effective immediately.

Section 10. TERMINATION
We may and do terminate or cancel any of the services that are described here by giving you written notice. You may, at any time, and this Agreement, or of any services to which you subscribe, by giving written notice. Termination will not affect any of your rights or your obligations that arose from this Agreement before termination.

*Citizens Bank ATMs on the UPMC and University of Pittsburgh campuses will let you make a SURCHARGE on the ATM TRANSACTIONS. OTHER ATMS MAY IMPOSE SURCHARGE FEES.

This card is issued by an affiliate of RBS pursuant to license by MasterCard International Incorporated.