This Prepaid MasterCard® card is a secure, confidential, reloadable, and easy-to-use “prepaid payment card” that has been adopted by UPMC and the University of Pittsburgh to provide payments to you by using a Prepaid MasterCard®. We know that you will find the prepaid payment card very convenient and easy to use. You can use your Prepaid MasterCard® 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 use this Prepaid MasterCard® card at any ATM that displays the MasterCard® acceptance mark.
- 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 TransCard at 1-877-428-4733 or by visiting them at www.TransCard.com.
- You must register the card before use to protect your consumer rights regarding transactions on this card, including disputing transactions made on the card, you must register the card with TransCard by calling 1-877-428-4733. A complete list of Terms and Conditions for this card is included on the reverse side.
Section 1. CONTACT INFORMATION

Please call 1-877-428-4733 if you believe your Card has been lost or stolen or that someone has used or attempted to use your Card without your permission. Immediately reporting a theft to your Card is the best way to limit your possible losses.

Section 2. USING YOUR CARD

You may use your Card immediately after activation of the Card and the Personal Identification Number (PIN) on your Card. You should keep your Card and PIN in a safe place at all times. Please note that the PIN you have created may be different for online access than for in-store transactions; however, the PIN is recorded on both. If you believe your Card or PIN has been compromised, you should report it immediately to us. We will replace your Card as quickly as possible.

Section 3. FEES AND SERVICES

The Card and PIN are provided for your use and protection. Do not tell anyone your PIN or check your balance and transaction activity online. You may use your Card to withdraw cash from MasterCard® ATMs or ATMs with any card that displays the MasterCard® Brand Mark. When a purchase is made using your Card, the balance available on your Card will be reduced by the amount of the transaction. A fee may be charged if the transaction is rejected due to insufficient funds or other reason. At any time, we may change or add new fees to the ones listed below. If we do not complete a transfer to or from your Card on time or in the correct amount according to your Agreement with us, 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 value available on your Card Account to complete the transaction;
• If a merchant refuses to accept your Card;
• If we have reason to believe the transaction is unauthorized;
• If a transaction is for an amount that exceeds your available balance.

Section 7. CIVIL ACTION

You may bring a civil action against any person violating any provision of Minnesota Statute 565.15, including accounts with privacy and unauthorized withdrawal and fraud. Section 8. ERROR RESOLUTION

In order to dispute errors or questionable transactions, you must register your Card through www.TransCard.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 if there are transactions on your Card that you do not make, call 1-877-428-4733 to file a complaint with TD Bank or Fidelity Service, 6130 Preservation Drive, Chattanooga, TN 37464 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;
• Information about the error or questionable transaction about which you are unsure;
• Explain as clearly as you can why you believe it in error or why you need more information.

• The date and the dollar amount of the suspected error.

We may require you to send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation in writing within 10 business days after receipt of your written notice. If we need more time, we may take up to 45 days (or 90 days for transactions outside of the United States), and we may not credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive that written confirmation within 10 business days, we will not re-credit your account.

We will ask you to provide the following information about our customers or former customers to anyone, except as permitted by law (including, subpoena, summons or garnishments). We may disclose all of the information we collect as described above to any third party to whom we may transfer all or a portion of our financial institutions with whom we have joint relationships in an agreement of confidentiality. We may also disclose all of the information we collect as described above to any third party that normalizes third party as permitted by law. If you decide to close your account(s) or become an inactive customer your personal information will be shared with third parties as permitted in this notice. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

TransCard, LLC is a registered agent of Fidelity Deposit and Discount Bank.