

Terms and Conditions for the Convenient Visa Lightning Reward Card
IMPORTANT – READ CAREFULLY

This Card is a virtual Card.

It can be used for transactions that do NOT require a physical card, such as online, phone, and mail order purchases.

Pay careful attention to your Card's expiry.

You will only have access to the remaining balance until the Card expires. Read "Card Expiration" below for details.

Fees may apply.

Read "Fees and Charges" below for details.

This document constitutes the agreement ("Agreement") outlining the terms and conditions under which the Card has been issued to you. By accepting and using this Card, you agree to be bound by the same terms and conditions contained in this Agreement. This Card will remain the property of First Century Bank, N.A. and must be surrendered upon demand. This Card is nontransferable, and it may be canceled, 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 CONVENIENT VISA LIGHTNING REWARD CARD IS SUBJECT TO CERTAIN FEES. SEE FEES AND CHARGES FOR MORE DETAILS. THIS AGREEMENT ALSO REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING ARBITRATION. SEE ARBITRATION PROVISION FOR MORE DETAILS.

1. Fees and Charges

Please note that the following fees apply, where permitted by law.

Foreign Transaction Fee - For any transaction outside of the U.S. or in a currency other than the currency in which your Card was issued, the Issuer will increase the currency conversion rate by an additional 2.0% and will retain this amount as compensation for its services. This charge is independent of the currency conversion rate established by Visa U.S.A. Inc.

We reserve the right to revise the fee schedule listed above and will provide notice of changes to the extent required by applicable law. Please see www.convenientcards.com or write Convenient Cards, Inc. One Monarch Place, Suite 240 Springfield, MA 01144, or call customer service at 1-888-312-2088.

2. Definitions

"Card" means the Convenient Visa Lightning Reward Card issued to you by First Century Bank, N.A. "You" and "your" means the person or persons who have received the Card and are authorized to use the Card as provided for in this agreement specifically including parents or legal guardians in cases when the Card is issued to a minor. "We," "us," and "our" mean First Century Bank, N.A., our successors, affiliates or assignees. For purposes of these disclosures, our "Business Days" are Monday through Friday. Legal holidays are not included. "Card Account" means the records we maintain to account for the value associated with the Card.

The Card is a prepaid card that has been provided to you through a loyalty, award, or promotional program ("Provider") and IS NOT A GIFT CARD; nor is it intended for gifting purposes. The Card allows you to access funds on the Card. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The Card is not a credit card. You will not receive any interest on the funds on the Card. Card funds are FDIC insured on a pass-through basis as permitted by law.

3. Card Loads by Provider

The Provider is responsible for transferring funds to us to load onto your Card. These funds will be transferred by Provider to us and loaded onto your Card by us as agreed to by Provider and us. We have no obligation to you in the event Provider delays in providing or fails to provide funds to fund your Card. The Provider retains the right to deduct from the funds stored on the Card in order to correct a previous error or overpayment to you. You hereby authorize us to accept instructions from Provider to add or deduct funds from your Card, and in the case of a deduction, to return those funds to Provider. If you have a dispute with the Provider about the amount that the Provider loads onto or deducts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with the Provider.

A maximum aggregate amount of US \$1,000 is allowed on your Card at any time. Your Card can be loaded one time. Your Card can only be loaded by the Provider. You may not add additional funds to your Card Account. You should keep track of the amount of Card funds loaded by the Provider. You authorize us to recover any funds erroneously added to your Card Account. If an authorized addition to your Card Account has an error, or if you require additional information regarding funds added or loaded, you must contact us or the Provider immediately.

You are responsible for reporting to all applicable government tax authorities, all earnings received and loaded on to your Card or Card Account and the payment of any applicable local, state, province, and/or federal, domestic or international taxes that apply to such earning.

4. Your Representations and Warranties

By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the United States or the District of Columbia; (iii) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (iv) you accept the Card.

5. Limitations on Transactions

For security reasons, there are limits on the number transactions you can make using your Card. You may buy up to the value loaded to your Card, which will not exceed \$1,000.00 worth of goods or services each day you use the Card. Any load by Provider, transaction or deposit made on a non-business day is considered made on the next business day.

6. Using Your Card

You may use your Card to pay for goods and services online, over the phone, and by mail order anywhere VISA® debit cards are accepted, subject to any merchant restrictions or merchant category restrictions imposed by us or your Provider.

You may use your Card to purchase or lease goods or services wherever the Card is honored as long as you do not exceed the value available on your Card. You are personally responsible for all transactions initiated and fees incurred by use of your Card. If you permit someone else to use your Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use. If you do not have enough value loaded on your Card you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called “split transactions”. Some merchants do not allow cardholders to do split transactions.

As you will only be able to use your Card number without presenting a physical Card (such as for an online, mail order or telephone purchase), the legal effect will be the same as if you used the physical Card itself. Your Card cannot be redeemed for cash. Your card may be excluded from making certain merchant purchases as determined by your Provider. You may not use your Card for any illegal transactions, nor may you use your Card at casinos, or for gambling activity.

You should keep track of the amount of value loaded on Cards issued to you. You may view the amount of value remaining on your Card by logging into your Card Account at www.convenientcards.com at any time or by calling the Customer Service number listed below at any time. To reach us to obtain balances associated with Card or if you have questions on Card usage, call toll-free 1-888-312-2088.

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card (creating a “shortage”) you shall remain fully liable to us for the amount of the transaction and any applicable fees or charges. If we identify that you have more than one card account, we may move a positive balance to cover a negative balance (“Right of Setoff”). You agree to pay us promptly for the shortage and any applicable shortage fees. We also reserve the right to cancel this Card should you create a shortage with your Card.

7. Card Expiration

Your Card will expire and no longer be valid for use as of the last day of the month of the “Expires” date that is stated on your Card. Once this expiration date has passed, the Card will be voided and will not be replaced. All funds on the Card expire on the expiration date shown on your virtual Card image. If you do not spend all the funds on the Card prior to this

expiration date, the remaining funds will not be available to you, the Card will not be accepted for purchases, and Card transactions cannot be processed. You have no right to the funds except to use them for authorized purchases prior to the expiration date of the Card. Upon request up to 90 days after expiry, we will reissue an expired Card having a positive balance caused by a purchase return.

8. 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. The amounts credited to your Card for refunds may not be available for up to five (5) business days from the date the refund transaction occurs. See the "Card Expiration" section above for refunds occurring after card expiry.

9. Foreign Transactions

If you initiate a transaction in a currency other than US Dollars or in a country other than the United States, or make a purchase from a merchant using a bank that uses currency other than US Dollars, this will be considered a foreign transaction. Transactions in a currency other than US Dollars are converted to US Dollars using the currency conversion rate used by VISA, which is either a wholesale market rate or the government-mandated rate in effect one day prior to the processing date for the transaction. The current conversion rate used by VISA on the processing date may differ from the rate in effect on the transaction date or on the date that the transaction posts to your Card Account. This percentage amount is independent of any amount charged by us in accordance with the following sentence of this Agreement. If you make a foreign transaction, we may increase the currency conversion rate (described above) up to the rate specified in the Fees and Charges section and we will retain this amount as compensation for our services. This charge is independent of the currency conversion rate established by Visa U.S.A. Inc. For more information on these fees please check the Fees and Charges section of this Agreement.

10. Receipts

You can get a receipt at the time you make a purchase. You agree to retain your receipt to verify your transactions.

11. Periodic Statements

Statements in electronic format will be made available free of charge by accessing your Card Account at www.convenientcards.com. You may obtain information about the amount of money you have remaining in your Card Account by calling 1-888-312-2088. This information, along with a 60-day history of account transactions, is also available on-line by accessing your Card Account at www.convenientcards.com. You also have the right to obtain a 60-day written history of account transactions by calling 1-888-312-2088, visiting the following website, www.convenientcards.com or by writing, Convenient Cards, Inc. One Monarch Place, Suite 240 Springfield, MA 01144.

12. Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers;
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) In order to comply with government agency or court orders; or
- (4) If you give us your written permission.

13. Our Liability for Failure to Complete Transactions

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

- (1) If, through no fault of ours, your Card funds are insufficient for the transaction or are unavailable for withdrawal;
- (2) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;

- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) If a merchant refuses to honor the Card;
- (5) If you are not properly enrolled into the Card program;
- (6) If we do not complete the transaction because the Card has been reported as lost or stolen, has been suspended by us, or we have reason to believe the transaction is not authorized by you;
- (7) If there is a hold on your funds or your funds in your Card Account are subject to legal process or other encumbrance restricting their use; or
- (8) As otherwise provided in this Agreement.

14. Your Liability for Unauthorized Transactions; Disputed Transactions

Tell us AT ONCE if you believe your Card has been lost or stolen, or if you believe unauthorized transactions have been conducted in your Card Account. Notify us by calling 1-888-312-2088. You will be required to provide your name, address, card number, and transaction history, in order for us to identify you as the owner of the Card. You will not be liable for any unauthorized transactions that occur after you notify us of the loss, theft, or unauthorized use of your Card. If reported lost or stolen, and upon confirmation of your ownership of the Card, we will issue you a replacement virtual card with a value equal to the remaining available balance on the Card at the time you report it lost or stolen.

You will be eligible for our Zero Liability policy. Under this policy, you will not be liable for unauthorized transactions processed through the Visa® network if (i) you notify us within 120 days after the transaction was reflected in your transaction history, and (ii) you have not been grossly negligent or acted fraudulently in the handling or use of the Card.

Regardless of the reason for a possible unauthorized transaction, if you do not notify us within 120 days after the transaction was reflected in your transaction history, you will be liable for that transaction and we will have no obligation to reimburse you. Whenever you notify us of a lost or stolen Card, or of a potential unauthorized transaction, we may require a written affidavit from you and may conduct an investigation into the validity of any request.

You acknowledge that, for purchases made with your Card, you cannot “stop payment” or lodge a “billing dispute” on such transactions. Any problems or disputes you may have regarding a purchase should be addressed directly with the merchant.

15. Other Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be 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 shall not be affected. This Agreement will be governed by the law of the State of Georgia except to the extent governed by federal law.

16. Amendment and Cancellation

We may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such a change without prior notice.

We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by using the remaining balance, and contacting us with a request to close your Card Account in our systems. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

17. Privacy and Data Protection and Recording

FACTS	WHAT DOES FIRST CENTURY BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?	
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand that we do.	
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ✓ Social Security number and income ✓ Account balances and payment history ✓ Credit history and credit scores <p>When you are no longer our customer, we continue to share or not share your information as described in this notice.</p>	
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons First Century Bank chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does First Century Bank Share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes Information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes Information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For our nonaffiliates to market to you	NO	We do not share
Questions? Phone: 800-332-8231; Email: info@myfcbusa.com ; Web: www.myfcbusa.com		
WHO WE ARE		
Who is providing this notice?	First Century Bank, N.A. 1731 North Elm Street Commerce, GA 30529	
WHAT WE DO		
How does First Century Bank, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to those employees for whom access is appropriate.	
How does First Century Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ✓ Open an account or deposit money ✓ Pay your bills or ✓ Apply for a loan ✓ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ✓ Sharing for affiliates' everyday business purposes—information about your creditworthiness. 	

	<ul style="list-style-type: none"> ✓ Affiliates from using your information to market to you ✓ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additions on all rights to limit sharing.</p>
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. First Century Bank, N.A. does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. First Century Bank, N.A. does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products to you. First Century Bank, N.A. does not jointly market.

18. Telephone Monitoring/Recording

From time to time, we may monitor and/or record telephone calls between you and us to assure the quality of our customer service as required by applicable law.

19. No Warranty Regarding Goods and Services

We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you purchase from others with a Card. Any claims concerning goods, property, or services purchased with the Card must be resolved by you directly with the merchant or seller, and any claim or defense that you assert against such merchant or seller will not relieve you of your responsibility to us for the total amount of the Card transaction.

20. ARBITRATION PROVISION

(a) Purpose: This Section 20 sets forth the circumstances and procedures under which Claims (as defined below) that arise between you and us will be resolved through BINDING ARBITRATION instead of litigated in court. THIS MEANS THAT IF EITHER YOU OR WE ELECT TO RESOLVE A CLAIM BY ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES (AS DEFINED BELOW). OTHER RIGHTS THAT YOU WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE OR MAY BE LIMITED IN ARBITRATION, INCLUDING YOUR RIGHT TO APPEAL AND YOUR RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. Nothing in this provision precludes you from filing and pursuing your individual Claim in a small claims court in your state or municipality, so long as that Claim is pending only in that court.

(b) Scope: We each agree that all claims arising out of or related to this Agreement ("Claims") will be submitted exclusively to binding arbitration as set forth in this Section. This agreement to arbitrate applies to all Claims that could have been filed in court regarding the Claims, whether you or we are the first to file a Claim with the arbitral tribunal and whether the Claims are against you or us, or ours or your employees, agents, contractors or suppliers. This agreement to arbitrate covers all Claims under this Agreement, regardless of whether such Claim is based in contract, tort, statute, regulation, common law or equity, including, but not limited to, Claims arising out of or related to: (1) the validity, enforceability or scope of this Arbitration Provision or this Agreement; (2) the interpretation, execution, administration, amendment or modification of the Agreement; (3) any alleged breach of this Agreement or tort, (4) the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider), any advertisement or solicitation, or your business, interaction or relationship with us; (5) any charge or cost incurred pursuant to the Agreement or the collection of any amounts due under the Agreement; and (6) any statements or representations made by us to you with respect to the Agreement, the Card, any transaction, Card benefits, features or services (whether provided by us or another service provider) or any advertisement or solicitation, or your business, interaction or relationship with us. The parties agree that disputes regarding (i) the enforceability of the class action waiver, and/or (ii) whether the arbitration provision provides for class arbitration, shall be outside the scope of this Arbitration Provision.

(c) Opt out Process: You may choose to opt out of the Arbitration Provision, but only by following the process set-forth herein. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60)

calendar days of the issuance of your Card at the following address: Convenient Cards, Attn: Customer Service, One Monarch Place, Suite 240, Springfield, MA 01144. Your written notice must include your name, address, account number and a statement that you wish to opt out of this Arbitration Provision.

(d) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Section 20 and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed ("Rules"), except to the extent that the Rules conflict with this Agreement. Claims shall be referred to either the Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to initiate arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Irvine, CA 92614, website at www.jamsadr.com; or (ii) AAA at 335 Madison Avenue, New York, NY 10017, website at www.adr.org. Please note that any reference to either AAA or JAMS rules shall not be deemed a delegation of class arbitrability issues to the arbitrator.

(e) Class Action Waiver and Other Restrictions: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any Dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in this Agreement (including the "Survival; Severability" provision below), and without waiving either party's right of appeal, if any portion of this "Class Action Waiver and Other Restrictions" provision is deemed invalid or unenforceable, then the entire Section 20 (other than this sentence) shall not apply.

(f) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. Waivers may also be available from the JAMS or AAA. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(g) Arbitration Procedures: This Section 20 is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"), and the applicable Rules, except that (to the extent enforceable under the FAA) this Section 20 shall control if it is inconsistent with the applicable Rules. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Rules. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. The arbitrator will be entitled to award all remedies that would be available under applicable law, including statutory remedies. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will

appoint a three-arbitrator panel which will conduct arbitration pursuant to its Rules and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

(h) Survival; Severability: This Section 20 shall survive termination of this Agreement, your Card or the relationship between you and us concerning your Card, any permitted transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity as well as voluntary payment of any debt in full by you, any legal proceeding by or between you and us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Section 20, except the "Class Action Waiver and Other Restrictions" provision above, is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Section 20, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

21. Unclaimed Property

If we have no record of Card activity for one or more years, applicable law may require us to report and pay any unclaimed funds associated with the Card as unclaimed property. If this occurs, we may try to locate the owner of the Card at the mailing address shown in our records. If we are unable to locate you, however, we may be required to deliver the unclaimed funds to the state of your last known residence in our records.

22. Issuing and Trademark Information

The Convenient Visa Lightning Reward Card is issued by First Century Bank, N.A. pursuant to license from VISA U.S.A. Inc. VISA® is a registered trademark of VISA U.S.A. Inc. First Century Bank, N.A., Member FDIC.