

Family Account Terms and Conditions

These Family Account Terms and Conditions (these “*Terms*”) incorporate and supplement the Cardholder Agreement applicable to your account with Green Dot Bank (the “*Cardholder Agreement*”). Any references to “you” and “your” and “we,” “us,” and “our” in these Terms have the same meanings as in the Cardholder Agreement, and any terms that are capitalized but not defined in these Terms have the same meanings as in the Cardholder Agreement. In the event of any inconsistency between these Terms and any provision of the Cardholder Agreement, these Terms will control with respect to Family Accounts (as defined below), but only to the extent necessary to resolve the inconsistency. By requesting, adding, or maintaining a Family Account, you are agreeing to these Terms. Please review these Terms carefully and retain a copy for your records.

Adding Family Accounts. You may add up to four Family Accounts to your Card account (each, a “*Family Account*”), subject to our approval, in our sole discretion, and the eligibility requirements specified in these Terms. Each Family Account is subject to the terms and conditions of these Terms and the Cardholder Agreement, and references to “Card account” and “Card” in the Cardholder Agreement include Family Accounts and associated Cards, as applicable. We may, in our sole discretion at any time, limit the number of Family Accounts that may be added to, or maintained in connection with, your Card account. Each Family Account may only be associated with one individual (a “*Family Cardholder*”). Each Family Cardholder must be a U.S. citizen or lawful U.S. resident that is at least 13 years old. To add a Family Account, your Card account must be registered and in good standing, and you must provide identifying information for the Family Cardholder, including, but not limited to, the Family Cardholder’s name, date of birth, Social Security Number, and email address. In addition, to maintain a Family Account, we may require you to provide additional identifying information and documentation for the Family Cardholder from time to time. If we approve a Family Account for a Family Cardholder, we will mail a Card for the Family Account to the address we have on file for you in our records. The Card must be activated prior to use.

Using a Family Account. Each Family Cardholder may use their Family Account and associated Card for transactions, subject to the balance of funds associated with their Family Account and the terms and conditions of these Terms and the Cardholder Agreement. Each Family Account is subject to the transaction limits specified in the Cardholder Agreement. Family Account transactions are not counted toward the transaction limits for your primary Card account. The amount of transactions performed with a Family Account or a Card associated with a Family Account, including all fees related thereto, will be debited from the available balance of funds associated with that Family Account. Any merchant refunds or other amounts credited in connection with transactions performed with a Family Account or a Card associated with a Family Account will be added to the balance associated with the Family Account. Family Cardholders should get a receipt at the time they make a transaction or obtain cash using their Cards. If there are insufficient funds associated with a Family Account to cover the amount of a transaction, the transaction will be declined. Nevertheless, if a Family Account has a negative balance, we may deduct the negative balance amount from any current or future funds on your primary Card account or any other card or account you register or maintain with the Bank.

Balance and Transaction Information. You and each Family Cardholder may obtain information about the balance of funds associated with their Family Account and a history of their Family Account's transactions and fees at walmartmoneycard.com and the Walmart MoneyCard mobile app.

Errors and Unauthorized Transactions. You must contact us regarding errors, unauthorized transactions, and lost or stolen Cards relating to Family Accounts as provided in the Cardholder Agreement. A Family Cardholder cannot contact us regarding errors, unauthorized transactions, or lost or stolen Cards relating to their Family Account.

Closure and Suspension. You may close a Family Account at any time by: (i) spending or withdrawing all funds associated with the Family Account or transferring all funds associated with the Family Account to your primary Card and (ii) calling us at (877) 937-4098 or the number on the back of your Card. Upon the closure of a Family Account, the Family Cardholder may no longer use the Family Account or the associated Card. We may offer you and/or a Family Cardholder the ability to suspend a Family Account at any time by changing the settings at walmartmoneycard.com or the Walmart MoneyCard mobile app. If you close your primary Card account, any associated Family Accounts will also be closed.

Your Representations and Warranties. You represent and warrant that, if a Family Cardholder is less than the age of majority in their state of residence, you are the parent or legal guardian of the Family Cardholder or have the current and valid consent of the Family Cardholder's parent or legal guardian to provide the Family Cardholder with access to the Family Account and associated Card.

Liability. Except as expressly provided in the Cardholder Agreement, you are the owner of each Family Account and liable for all transactions (including transactions made by a person that you or a Family Cardholder permit to access a Family Account or use a Card associated with a Family Account), fees, obligations, uses, and liabilities of or related to any Family Account. You are also liable for Family Cardholders' actions related to the Family Accounts and for Family Cardholders' compliance with these Terms and the Cardholder Agreement. Any action of a Family Cardholder with respect to their Family Account will be attributed to you. To the extent permitted by applicable law, we may recover any amounts owed to us under these Terms or the Cardholder Agreement from a Family Account, even if such amount relates to your primary Card or another Family Account.

Effective 1/2020