1. Your ClinCard Prepaid MasterCard® is active once your first payment is loaded. Please sign the back of the card and then you can immediately begin using it in stores or for online purchases everywhere Debit MasterCard is accepted.

2. Your ClinCard does not come with a pre-set PIN. In order to use your ClinCard at an ATM location or to make a purchase using the “debit” option in stores, please call 1-866-952-3795 to set your PIN.

3. This prepaid MasterCard card is reloadable, so please be sure to keep it so that additional funds may be loaded to your ClinCard.

4. You may view your available balance, review transactions and manage your account at www.myclincard.com or by calling 1-866-952-3795.

**Tips on using your ClinCard Prepaid MasterCard:**

* If you "opt-in" to receive email and/or text messaging, you will be notified when funds are applied to the card. You may also receive messages to remind you about upcoming appointments and other study information. Standard text messaging rates from your wireless service provider may apply.

* You may use your Card to purchase or lease goods or services everywhere Debit MasterCard is accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholder to conduct split transactions where you would use the Card as a partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined.

The ClinCard Prepaid MasterCard is issued by The Bancorp Bank pursuant to license by MasterCard International Incorporated. The Bancorp Bank; Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated.
This Cardholder Agreement ("Agreement") outlines the terms and conditions under which the ClinCard Prepaid MasterCard has been issued to you by The Barony Bank, Wilmington, Delaware ("The Barony Bank" or "Issuer"). The Issuer is an FDIC insured institution member, "ClinCard" means the ClinCard Prepaid MasterCard issued to you by The Barony Bank. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. "Card Account" means the records we maintain to account for the value of claims associated with your Card. "You" and "your" mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean the Issuer, our successors, officers, employees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account. This constitutes a representation that you, the Cardholder, have available funds to cover any and all transactions you make on the Card. We are not responsible for the accuracy of the information on the front of the Card. The Card is not connected in any way to any other account. The Card is not a credit card. The Card is not for resale. You will not receive any refunds on your funds in the Card Account. The return of your Card will not result in the return of your funds to your Card Account unless we are required by law to do so. The Issuer or program sponsor is not responsible for the delivery, quality, safety, legality or any other aspect of any goods or services purchased with the Card. The Issuer or program sponsor is not responsible for the accuracy of the information on the front of the Card. The Card is not designed for business use, and we may close your Card Account if it is being used for business purposes. We may refuse to process any transactions that we believe may violate the terms of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the card in a safe place. Please keep the Agreement carefully and keep it for future reference.

Authorization To Use Your Card: If you authorize your Issuer or program sponsor to load funds to your Card Account, the Issuer or program sponsor will provide you with the Card account number, the customer service telephone number, and any other account information they may provide you or require you to complete as a condition of authorizing the use of the Card. You, on your own, and according to the terms and conditions contained in this Agreement. "Card Account" means the records we maintain to account for the value of claims associated with your Card. "You" and "your" mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean the Issuer, our successors, officers, employees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account. This constitutes a representation that you, the Cardholder, have available funds to cover any and all transactions you make on the Card. We are not responsible for the accuracy of the information on the front of the Card. The Card is not connected in any way to any other account. The Card is not a credit card. The Card is not for resale. You will not receive any refunds on your funds in the Card Account. The return of your Card will not result in the return of your funds to your Card Account unless we are required by law to do so. The Issuer or program sponsor is not responsible for the delivery, quality, safety, legality or any other aspect of any goods or services purchased with the Card. The Issuer or program sponsor is not responsible for the accuracy of the information on the front of the Card. The Card is not designed for business use, and we may close your Card Account if it is being used for business purposes. We may refuse to process any transactions that we believe may violate the terms of this Agreement.

If you do not agree to abide by the terms and conditions of this Agreement, you may return the Card to us within 90 calendar days after you receive the Card. You may return the Card by mailing it to us at the address provided in this Agreement without any obligation to the Issuer or program sponsor. We will return any funds remaining in the Card Account to you within 60 calendar days of our receipt of your written request for a refund. If you do not return the Card within that period of time, we will retain your Card and the funds will remain in your Card Account.

You can also call our service number listed in this Agreement and request a refund. We will disburse the refund to you within 30 calendar days from the date of our receipt of your request for a refund.

If you use your Card at an ATM or through a POS terminal, we may charge you a foreign currency conversion fee equal to 1.5% of the foreign currency transaction amount, or $4.50 (This fee is waived for 3 months following any of the following: ATM transactions, PIN POS transactions, Signature POS transactions, or value loads). The Issuer or program sponsor is not responsible for the delivery, quality, safety, legality or any other aspect of any goods or services purchased with the Card. The Issuer or program sponsor is not responsible for the accuracy of the information on the front of the Card. The Card is not designed for business use, and we may close your Card Account if it is being used for business purposes. We may refuse to process any transactions that we believe may violate the terms of this Agreement.

If you use your ATM Card not owned by you for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator and not in and not by us. This ATM fee will be charged to your Card.

Confidentiality - We may disclose information to third parties about your Card or the transactions you make:

(1) Where it is necessary for completing transactions;
(2) In order to verify the existence and condition of your Card for a third party, such as merchant; (3) In order to comply with government agency, court, or legal or administrative reporting requirements; (4) You consent to giving your written permission; (5) To our affiliates; (6) To persons involved in investigations of unauthorized transactions, if permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then notify us verbally or in writing. If you fail to inform the merchant, you will be liable for the difference.

Our Liability for Unauthorized Transactions: Contact us as soon as you believe your Card has been lost or stolen. Telephoning in the next twenty-four hours is the best way to protect yourself from liability for unauthorized transactions. If you believe your Card has been lost or stolen, or if you have not received funds on your Card available for your use, contact us at 1-866-635-3773 to report a lost or stolen Card and to inform us of the loss or theft of your Card so that we can prevent you from being able to use the account from which your funds were withdrawn without your authorization and you may have been overcharged. This Cut-off policy is effective 02/01/06.

Limitation of Liability: To the extent required by law, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If you fail to follow instructions on how to prevent unauthorized transactions, or if you fail to follow instructions we give you on how to prevent unauthorized transactions
(2) If you have not maintained your Card Account with us in a prudent manner, in such a way as to prevent the issuance of unauthorized transactions
(3) If you fail to process your request for a card replacement within the time period specified in this Agreement
(4) If you fail to provide information to us at our request in a timely manner
(5) If you do not follow our instructions on how to prevent unauthorized transactions
(6) If you fail to follow instructions we give you on how to prevent unauthorized transactions
(7) If you fail to process your request for a card replacement within the time period specified in this Agreement
(8) If you do not follow our instructions on how to prevent unauthorized transactions
(9) If you fail to follow instructions we give you on how to prevent unauthorized transactions
(10) If you fail to provide information to us at our request in a timely manner

We will not be liable for the results of any unauthorized transaction if you fail to follow instructions on how to prevent unauthorized transactions.

Our liability for unauthorized transactions: Contact us as soon as you believe your Card has been lost or stolen. Telephoning in the next twenty-four hours is the best way to protect yourself from liability for unauthorized transactions. If you believe your Card has been lost or stolen, or if you have not received funds on your Card available for your use, contact us at 1-866-635-3773 to report a lost or stolen Card and to inform us of the loss or theft of your Card so that we can prevent you from being able to use the account from which your funds were withdrawn without your authorization and you may have been overcharged. This Cut-off policy is effective 02/01/06.

Limitation of Liability: To the extent required by law, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If you fail to follow instructions on how to prevent unauthorized transactions, or if you fail to follow instructions we give you on how to prevent unauthorized transactions
(2) If you have not maintained your Card Account with us in a prudent manner, in such a way as to prevent the issuance of unauthorized transactions
(3) If you fail to process your request for a card replacement within the time period specified in this Agreement
(4) If you fail to provide information to us at our request in a timely manner
(5) If you do not follow our instructions on how to prevent unauthorized transactions
(6) If you fail to follow instructions we give you on how to prevent unauthorized transactions
(7) If you fail to process your request for a card replacement within the time period specified in this Agreement
(8) If you do not follow our instructions on how to prevent unauthorized transactions
(9) If you fail to provide information to us at our request in a timely manner

We will not be liable for the results of any unauthorized transaction if you fail to follow instructions on how to prevent unauthorized transactions.

Our liability for unauthorized transactions: Contact us as soon as you believe your Card has been lost or stolen. Telephoning in the next twenty-four hours is the best way to protect yourself from liability for unauthorized transactions. If you believe your Card has been lost or stolen, or if you have not received funds on your Card available for your use, contact us at 1-866-635-3773 to report a lost or stolen Card and to inform us of the loss or theft of your Card so that we can prevent you from being able to use the account from which your funds were withdrawn without your authorization and you may have been overcharged. This Cut-off policy is effective 02/01/06.