

Cardholder Agreement

IMPORTANT – PLEASE READ CAREFULLY

IMPORTANT – BE SURE TO PROVIDE THE GIFT CARD RECIPIENT THIS CARDHOLDER AGREEMENT.

**TO PROTECT THE MONEY LOADED TO THIS CARD,
THE GIFT CARD RECIPIENT SHOULD REGISTER IT WITH US**

Terms and Conditions/Definitions for the Visa® Gift Card

This document constitutes the agreement (“Agreement”) between you, Sunrise Banks, N.A., and Blackhawk Network, California, Inc., outlining the terms and conditions under which the Visa Gift Card has been issued to you. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. “Card” means the Visa Gift Card issued to you by Sunrise Banks, N.A., St. Paul, MN 55103, Member FDIC, and distributed and serviced by Blackhawk Network California, Inc. “Issuer” means Sunrise Banks, N.A. or its depository institution affiliate. The Issuer is an FDIC insured member institution. “Card Account” means the records we maintain to account for the value of claims associated with the 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. “Program Manager” means Blackhawk Network California, Inc. This Card is distributed and serviced by Blackhawk Network California, Inc. pursuant to an agreement with Sunrise Banks, N.A. “We,” “us,” and “our” mean the Issuer, the Program Manager, and the successors, affiliates or assignees of each. 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 or have been loaded into the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. The funds in your Card Account associated with your Card are not held on your Card; instead, they are pooled with funds of other cardholders and held by the Program Manager in an account with the Issuer for your benefit, with the balance of such funds to be reduced through your use of such funds in accordance with the terms of this Agreement. The Program Manager holds the funds in your account in trust for you and is your agent solely with respect to the payment processing services it will provide for 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 interest on your funds in the Card Account. The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may close your Card if we determine that it is being used for business purposes. We may refuse to process any transaction 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 paper in a safe place. Please read this Agreement carefully and keep it for future reference.

Activate Your Card

Your Card should be active when you receive it. You may begin using the Card as soon as you receive it. If you experience difficulty when using your Card, please call us at 1 (888) 524-1283.

Personal Identification Number

You will receive a Personal Identification Number (“PIN”) with your Card Account. When you receive your Card, your PIN will be the last four digits of the Card number. For security, we suggest you change your PIN so that only you will know it. To change your PIN, call 1 (888) 524-1283 or visit www.giftcardmall.com/mygift. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers.”

Authorized Card Users

You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

Secondary Cardholder

You may not request an additional Card for another person.

Cash Access

You may not use your Card to obtain cash from an Automated Teller Machine (“ATM”), Point-of-Sale (“POS”) device, or by any other means. For example, you may not use your card to purchase money orders or for other quasi-cash transactions. You may not use your Card at an ATM.

Loading Your Card Account

Your Card and Card Account are non-reloadable. For pre-denominated Cards, the maximum value of the Card is identified on the front of the Card. You may also obtain the value of your Card, whether it’s a pre-denominated or variable denomination Card, by calling 1 (888) 524-1283 or visiting www.giftcardmall.com/mygift. You will have access to your funds as soon as your Card is activated (see “Activate Your Card” above).

Using Your Card/Features

The maximum amount that can be spent on your Card per day is the balance of the Card Account. You may use your Card to purchase or lease goods or services in the United States and District of Columbia everywhere Visa debit cards are accepted as long as you do not exceed the value available in your Card Account. The Card may not be used outside of the United States and District of Columbia including Internet and mail or telephone order merchants outside of the United States and District of Columbia. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as 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 only the exact amount of funds available in the Card Account 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.

If you use your Card at an automated fuel dispenser (“pay at the pump”), the merchant may preauthorize the transaction amount up to \$100.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the

cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make with your Card or Card Account. Your Card cannot be redeemed for cash. You may not use your Card for online gambling or any illegal transaction.

Each time you use your Card, you authorize us to reduce the value available in your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available in your Card Account, you shall remain fully liable to us for the amount of the transaction and any applicable fees.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days.

Registering Your Card for Certain Purchases

If you wish to make online, mail, or telephone order purchases, you should first visit www.giftcardmall.com/mygift and register your Card. Some online, mail, and telephone order merchants require that certain personal information, such as your name and address, be on file with the Card-issuing bank prior to approving a purchase. Therefore, unless you register your Card in advance, these types of merchants might decline your purchase even if there are sufficient funds in your Card Account.

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 Account for such refunds and agree to the refund policy of that merchant. The Issuer is not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

Card Replacement

If you need to replace your Card for any reason, please contact us at 1 (888) 524-1283 to request a replacement Card. You will be required to provide personal information which may include your 16-digit Card number, full name, transaction history, and other relevant information.

Expiration

Your Card will expire when the “valid thru” date printed on the front of your Card has passed. Your Card will expire no sooner than five (5) years from the date of purchase. The funds in the

Card Account do not expire. You will not be able to use your Card after the expiration date; however, you may request a replacement Card at no cost to you by following the procedures in the paragraph labeled "Card Replacement".

Transactions Made In Foreign Currencies

You may not make transactions in foreign currencies. Your Card may only be used within the fifty (50) U.S. states including the District of Columbia.

Receipts

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

Card Account Balance/Periodic Statement

You are responsible for keeping track of your Card Account available balance. Merchants generally will not be able to determine your available balance. It's important to know your available balance before making any transaction. You may access your available balance by calling 1 (888) 524-1283. Statements in electronic format will be made available free of charge at www.giftcardmall.com/mygift. You may choose to have a paper statement mailed to you by contacting us each time at 1 (888) 524-1283 or writing to Customer Service, 10615 Professional Circle, Suite 102, Reno NV 89521.

Fee Schedule

The Card has no fees after purchase.

Information Given to Third Parties

We may collect and disclose information (including personally identifiable information) to third parties about you, your Card and the transactions related to your Card ("Cardholder Information").

The types of information we may collect includes:

- (i) Information about purchases made with the Card, such as date of purchase, amount and place of purchase;
- (ii) Information you provide to us when you apply for a Card or for replacement Cards, when you register your card, or when you contact us with customer service issues, such as name, address, and phone number.

The types of information we may disclose include:

- (i) where it is necessary or helpful for completing a transaction; (ii) in order to verify the existence and condition of the Card for a third party (e.g., a merchant); (iii) in order to comply with any law or to comply with requirements of any government agency or court order; (iv) if you give us your written consent; (v) to service providers who administer the Card or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services; (vi) in order to prevent, investigate or report possible illegal activity; (vii) in order to issue authorizations for transactions on the Card; and (viii) as otherwise permitted by law. When you are no longer our customer, we continue to share your information as described in this notice.

Information Security: Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain

physical, electronic, and procedural security measures that comply with federal regulations to safeguard Cardholder Information. In addition, we are required to periodically report certain Card information to the Visa Prepaid Clearinghouse Service (PCS) to assist in fraud prevention. Please contact PCS Customer Service for details regarding the information reported and on file with PCS:

*Visa Prepaid Clearinghouse Service Customer Service Department
5005 Rockside Road, Suite 600-27
Independence, OH 44131 PH
Phone (844)263-2111
Fax (844)432-3609*

PCS Customer Service Department's business hours are Monday – Friday, 9:00 a.m. – 5:00 p.m. Eastern Time.

Our Liability for Failure to Complete Transactions

If we do not properly complete a transaction 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, for instance:

- (1) If through no fault of ours, you do not have enough funds available in your Card Account to complete the transaction;
- (2) If a merchant refuses to accept your Card;
- (3) 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;
- (4) If access to your Card Account has been blocked after you reported your Card lost or stolen;
- (5) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
- (6) If we have reason to believe the requested transaction is unauthorized;
- (7) 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;
or
- (8) Any other exception stated in our Agreement with you.

Your Liability for Unauthorized Transfers

Under Visa operating rules, unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transaction using your lost or stolen card. You must notify us within 2 business days of the transaction at issue in order to take advantage of any such limited liability provisions.

Unauthorized Transactions or Errors. You agree to safeguard your Card against unauthorized use by taking all reasonable precautions. If you believe that someone has made an unauthorized transaction with your Card (or may attempt to use your Card without permission) or you believe an error has occurred with your Card, you agree to notify us IMMEDIATELY at 1 (888) 524-1283 and in no event later than sixty (60) days of the date of the transaction at issue. When you notify us, you must provide your name, Card number and other identifying details, and describe the error or

transaction that you are unsure about. **We cannot assist you if you do not have the Card number.** In the event of actual or suspected unauthorized use, we will cancel your Card, and if our records show that available funds remain on your Card, we will issue you a replacement Card loaded with the remaining value. We reserve the right to decline to issue you a replacement Card in accordance with applicable law. You agree to assist us in determining the facts relating to any possible unauthorized use or error associated with your Card, and to comply with the procedures we may require for our investigation. Following our investigation, if we determine that unauthorized use or an error has occurred with your Card, we will credit your Card in the amount of the unauthorized use or error. It may take up to thirty (30) days to process a request for a replacement, however, we will endeavor to provide you with a replacement Card on as timely a basis as is reasonable under the circumstances.

Other Miscellaneous 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 Minnesota except to the extent governed by federal law.

Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time at any time, subject to applicable law. 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 change without prior notice. We may cancel or suspend your Card or this Agreement at any time for any reason (for example, if we suspect fraud or unauthorized activity on your Card Account), subject to applicable law. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event that your Card Account is cancelled, closed, or terminated for any reason and you have registered your Card with your personal information, you may request the unused balance to be returned to you via a check to the mailing address we have in our records.

English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

No Warranty Regarding Goods and Services

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

Telephone Communications

You agree that from time to time, in accordance with applicable law, we may monitor and/or record telephone calls between you and us for training, to assure the quality of our customer service, for security purposes; in connection with our efforts at claim or dispute resolution; to detect fraud, unauthorized activity, or suspected wrongdoing, or as required by applicable law.

From time to time, we may need to contact you about your Card Account. You authorize us to call you at any number you provide or at any number at which we reasonably believe we can contact you, including calls or text messages to mobile, cellular, or similar devices, for any lawful purpose, including but not limited to: (1) suspected fraud or identity theft; (2) servicing your Card Account and (3) obtaining necessary information. You authorize us to use automated dialers and/or recorded messages when making such calls. You agree to pay (without reimbursement from us) any fees or charges you may incur from your telecommunications provider for any such calls we make to you.

Customer Service

For customer service or additional information regarding your Card, please contact us at:

Customer Service

10615 Professional Circle, Suite 102

Reno NV 89521

1 (888) 524-1283

Hours: Daily 6am to midnight Central Time

ARBITRATION

Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: i) this Agreement; ii) your Card; iii) the Cards of any additional cardholders designated by you; iv) your purchase of the Card; v) your usage of the Card; vi) the amount of available funds in the Card Accounts; vii) advertisements, promotions or oral or written statements related to the Cards, as well as goods or services purchased with the Card; viii) the benefits and services related to the Cards; or ix) transaction on the Card, no matter how described, pleaded or styled, shall be **FINALLY** and **EXCLUSIVELY** resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

We will pay the initial filing fee to commence arbitration and any arbitration hearing that you attend shall take place in the federal judicial district of your residence.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: AAA, at 335 Madison Avenue, New York, NY 10017 or at www.adr.org.

All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.

This arbitration provision shall survive: i) the termination of the Agreement; ii) the bankruptcy of any party; iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity; or iv) expiration of the Card. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR *USE* THE CARD. SAVE YOUR RECEIPT AND CALL US AT 1 (888) 524-1283 TO CANCEL YOUR CARD AND TO REQUEST A REFUND.

This Cardholder Agreement is effective 08/2020

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Blackhawk Network California, Inc.

10615 Professional Circle, Suite 102

Reno NV 89521

1 (888) 524-1283

Consumer Disclosures

Blackhawk Network California, Inc. (NMLS# 925953) is licensed in connection with its money services business in various U.S. jurisdictions. Please see below for certain disclosures required by specific states.

If you have any questions or complaints, please direct them to:

Blackhawk Network California, Inc.
6220 Stoneridge Mall Road
Pleasanton, CA 94582
Phone number: 888-633-9434

ALASKA

Blackhawk Network California, Inc. provides money services pursuant to the Alaska Uniform Money Services Act. If you have a complaint or concern about Blackhawk Network California, Inc., its authorized delegates or the money services provided by either of them, please contact:

Blackhawk Network California, Inc.
(888) 633-9434

Unresolved consumer complaints may be directed to:

State of Alaska
Division of Banking & Securities
PO Box 110807
Juneau, AK 99811-0807
Toll Free: (888) 925-2521
Direct: (907) 465-2521
Email: moneytransmitters@alaska.gov

ARIZONA

Blackhawk Network California, Inc. (Lic.# MT-0914710) is licensed by the Arizona Department of Financial Institutions. For Consumer Complaints or Questions contact:

Arizona Department of Financial Institutions
100 N. 15th Avenue, Suite 261
Phoenix, Arizona 85007
Telephone: (602) 771-2800

ARKANSAS

Blackhawk Network California, Inc. (Lic.# 43330) is licensed by the Arkansas Securities Department. If you have unresolved complaint you may direct it to:

Arkansas Security Department
Heritage West Building, Suite 300201 East Markham Street
Little Rock, Arkansas 72201-1692
Telephone:(501) 324-9260 / (800) 981-4429

CALIFORNIA

If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the California Department of Business Oversight at its toll-free telephone number, 1-866-275-2677, by email at consumer.services@dbo.ca.gov or by mail at the Department of Business Oversight, Consumer Services, 1515 K Street, Suite 200, Sacramento, CA 95814.

COLORADO

Entities other than FDIC insured financial institutions that conduct money transmission activities in Colorado, including the sale of money orders, transfer of funds, and other instruments for the payment of money or credit, are required to be licensed by the Colorado Division of Banking pursuant to the Money Transmitters Act, Title 11, Article 110, Colorado Revised Statutes.

If you have a Question about or Problem with YOUR TRANSACTION - THE MONEY YOU SENT

You must contact the Money Transmitter who processed your transaction for assistance. The Division of Banking does not have access to this information.

If you are a Colorado Resident and have a Complaint about THE MONEY TRANSMITTER – THE COMPANY THAT SENT YOUR MONEY

ALL complaints must be submitted in writing. Please fill out the Complaint Form provided on the Colorado Division of Banking's website and return it and any documentation supporting the complaint via mail or email to the Division of Banking at:

Colorado Division of Banking
1560 Broadway, Suite 975
Denver, CO 80202
email: DORA_BankingWebsite@state.co.us
website: www.colorado.gov/dora/division-banking

FLORIDA

Blackhawk Network California, Inc. is a licensed money services business by the Florida Office of Financial Regulation (Lic.# FT230000221). If you have a complaint or concern, please call Blackhawk Network California, Inc. at 888-633-9434.

GEORGIA

LICENSED BY THE GEORGIA DEPARTMENT OF BANKING AND FINANCE. (Lic.# 8941/ NMLS# 925953).

ILLINOIS

Blackhawk Network California, Inc. (Lic.# MT.0000193) is a licensed money transmitter in the State of Illinois. For suspected violations of the Transmitters of Money Act, a customer may contact:

Illinois Department of Financial and Professional Regulation
Division of Financial Institutions
320 West Washington Street, 3rd Floor
Springfield, IL 62786
Telephone: 888-473-4858

MARYLAND

The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints from Maryland residents regarding Blackhawk Network California, Inc. (Lic. # 9159/NMLS# 925953) at:

Office of the Commissioner of Financial Regulation
500 N Calvert Street, Suite 402
Baltimore, Maryland 21202
Telephone: 888-784-0136

MISSISSIPPI

Blackhawk Network California, Inc. (Lic. # MT/000101) holds a valid and existing Money Transmitters License issued by the Commissioner of Banking and Consumer Finance under the Mississippi Money Transmitters Act.

MINNESOTA

Blackhawk Network California, Inc. (Lic.# MN-MT-925953) has been authorized by the State of Minnesota Department of Commerce to transact the business of money transmitter, unless this authority be suspended, revoked, or otherwise legally terminated.

NEW HAMPSHIRE

Blackhawk Network California, Inc. (Lic. # 15570-MT) has been granted a license by the New Hampshire Banking Department to engage in business as a Money Transmitter in accordance with and subject to the provisions of the New Hampshire Revised Statutes Annotated Chapter 399-G as amended and any regulations promulgated thereunder.

NEW YORK

Licensed as a Money Transmitter by the New York State Department of Financial Services. If you have any questions or complaints, please direct them to:

Blackhawk Network California, Inc.
6220 Stoneridge Mall Road
Pleasanton, CA 94582
Phone number: 888-633-9434

Unresolved consumer complaints may be mailed to:

New York State Department of Financial Services
One State Street
New York, NY 10004-1417
Fax number: 212-709-1673
Consumer Help Line at 877-226-5697

NORTH CAROLINA

Money transmission on behalf of Blackhawk Network California, Inc. is conducted at this location pursuant to the North Carolina Money Transmitters Act, N.C.G.S. § 53-208.41 et seq.

If you have an inquiry or complaint, please contact Blackhawk Network California, Inc. at (888) 633-9434

OKLAHOMA

Blackhawk Network California, Inc. (NMLS# 925953) is authorized to engage in the business of money transmission in the State of Oklahoma, subject to the provisions and requirements of the Oklahoma Financial Transaction Reporting Act, 6 O.S. § 1511 et seq., and regulations of the Oklahoma State Banking Board promulgated there under.

PENNSYLVANIA

Blackhawk Network California, Inc. (Lic.# 33186/ NMLS# 925953) is a licensed money transmitter in the State of Pennsylvania. Consumer's questions may be directed to BHN CA at (888) 633-9434.

PUERTO RICO

Blackhawk Network California, Inc. (Lic.# TM-052/ NMLS# 925953), which is licensed under the Puerto Rico Act to Regulate the Monetary Transaction Business.

TEXAS

If you have a complaint, first contact the consumer assistance division of Blackhawk Network California, Inc. at 888-633-9434. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking:

In Person or U.S. Mail:

Texas Department of Banking
2601 North Lamar Boulevard, Suite 300
Austin, TX 78705-4294

Telephone Number: 1-877/276-5554 (toll free)

Fax Number: 512/475-1313

Email: consumer.complaints@dob.texas.gov

Website: www.dob.texas.gov

WASHINGTON

After first contacting Blackhawk Network California, Inc. at (888) 633-9434, if you still have an unresolved complaint you may file it by contacting the Washington Division of Consumer Services:

Online: <https://dfi.wa.gov/node/6521/webform/money-services-complaint-form>

Mail or fax: <https://dfi.wa.gov/sites/default/files/money-services-complaint.pdf>

Call: 360-902-8811 or 1-877-746-4334

Email us: CSEnforceComplaints@dfi.wa.gov

WISCONSIN

Blackhawk Network California, Inc. (Lic.# 121-SOC) is licensed by the Department of Financial Institutions of the State of Wisconsin pursuant to Chapter 217, Wisconsin Statutes.