

Savings Account Customer Agreement

Agreement Definitions:

This document is an addendum (“Savings Addendum”) to your Mango Card Program Customer Agreement (“Card Program Agreement”) and contains additional terms related to the savings account affiliated with your Card Account (“Savings Account”) with First Bank & Trust, Brookings, SD (the “Bank”). Unless otherwise specified herein, the terms and conditions that apply to the Card Program and Card Account also apply to the Savings Account, and the definitions of terms given in the Card Program Agreement also apply to this Savings Addendum. “Recurring Direct Deposit” means that the Accountholder has arranged for the electronic deposit of Accountholder’s paycheck or benefits check, or a portion thereof, directly to the Card Account on at least a monthly basis and for at least three consecutive months.

Acceptance and Usage:

By transferring funds from your Card Account to your Savings Account, you agree to be bound by this Savings Addendum. Please read this Savings Addendum carefully and keep it for future reference.

Contacting Customer Service:

For customer service, additional information, or questions regarding your Savings Account, please contact Customer Service: mail us at Mango Customer Service, P.O. Box 2067, Austin, TX 78767; call us toll-free at 1-877-89-MANGO (1-877-896-2646); or visit www.MangoMoney.com (the “Website”).

FDIC Insured:

Funds transferred to your Savings Account are insured by the Federal Deposit Insurance Corporation (“FDIC”) up to \$250,000.

Savings Account Restrictions; Adding and Withdrawing Funds:

You may not open a Savings Account unless you have a Card Account which is active, is not blocked, and does not have a negative balance. We reserve the right, in our sole discretion, to restrict eligibility to open a Savings Account to customers who have pre-existing Recurring Direct Deposit which exceeds a minimum threshold per calendar month. If you close your Card Account, your Savings Account will also be closed. Only natural persons are eligible to open a Savings Account and not, for example, a business entity.

You may not make transfers from your Savings Account to your Card Account which are in excess of your available Savings Account balance. We reserve the right to require seven days’ prior written notice from you of your intent to withdraw any funds from your Savings Account.

To add funds to your Savings Account, you must first load them to your Card Account and then transfer them to your Savings Account. To withdraw funds from your Savings Account, you must transfer the funds from your Savings Account to your Card Account. You may not make any other type of outgoing transfer or transaction from your Savings Account; prohibited types of outgoing transfers from your Savings Account include, but are not limited to, transfers by check, wire, or Automated Clearing House (“ACH”). Purchase transactions and ATM withdrawals from your Savings Account are prohibited. We may allow you set up automatic recurring transfers from your Card Account to your Savings Account. If a scheduled automatic recurring transfer would exceed your available Card Account balance, the automatic recurring transfer will be declined and you will not be charged a fee.

As required by applicable Federal law, you may make no more than six transfers from your Savings Account to your Card Account per calendar month. If you make more than six transfers from your Savings Account to your Card Account in a calendar month, we may charge you a fee and/or close your Savings Account. Transfers of funds to your Savings Account are not limited except as set forth in this Savings Addendum.

Promotional Rate Eligibility:

We may offer a promotional interest rate for the Savings Account. If we do, you must meet and maintain the stated eligibility requirements to remain eligible for the promotional interest rate, and we may ask you to provide evidence of your eligibility and continued eligibility. We reserve the right to extend the promotional interest rate to all Savings Accounts, regardless of customer eligibility.

Account Closure:

When your Savings Account is closed, we will return to you all available funds from your Card Account, including any funds transferred to your Card Account from your Savings Account, net of fees or uncollected transactions.

To access the funds from your closed Savings Account, you may withdraw them from your Card Account by any means permitted under the Card Program Agreement. We will not send a check for the available funds from your Savings Account as long as your Card Account remains open. If your Card Account is closed as well, we will return to you all available funds from your Card Account, including any funds transferred to your Card Account from your Savings Account, net of fees or uncollected transactions.

Fees:

You agree to pay all applicable fees as set forth in the Fee Structure referenced in the Card Program Agreement. Your Savings Account will not automatically be debited if a negative balance has been created in your Card Account. We do, however, reserve the right to apply funds from your Savings Account to pay off any debt, direct or indirect, that you have with us, if you have made no good-faith effort to pay such debt in a reasonable period of time. Normal fees will apply to any funds you have transferred from your Savings Account into your Card Account. We

reserve the right to change fees upon providing notice to you as required by applicable law. The most current fees will always be available on the Website.

To view our simple Fee Structure, go to www.mangomoney.com/simple-fees.

Periodic Statements:

You agree to receive periodic statements for your Savings Account electronically. A continuously updated electronic statement is available 24 hours a day, 7 days a week, by visiting the Website. You can also access recent transaction history for your Savings Account by contacting Customer Service. If you wish to receive a paper statement instead of an electronic statement, you may elect this option by contacting Customer Service and providing your name, address, and other requested information. We may charge you a fee if you elect to receive paper statements.

E-Sign Consent:

The disclosures included in this Agreement are available to you in hard copy or electronic format; however, you consent to electronic delivery of future disclosures and annual notices. To ensure that we are able to provide you with notices and information from time to time, you must update us with any change in your e-mail address. Future disclosures and notices will not be distributed on paper unless you contact us and request a paper version. You may at any time withdraw your consent to receive disclosures and notices electronically. To update your e-mail address, request a paper version, or withdraw your consent, send a written request to Customer Service. To electronically receive, access, or retain disclosures and information related to this Agreement, you will need access to the Internet, a computer with a Web browser (preferably Microsoft Internet Explorer 8.0 or higher, or Mozilla Firefox 3.0 or higher, Apple Safari or Google Chrome), and the ability to receive, read and save e-mail.

Truth in Savings Disclosure

The interest rates and annual percentage yields stated below are accurate as of June 21, 2013.

Your Savings Account Features

Minimum Amount to Open	Maximum Balance Allowed	Minimum Balance to Earn Interest
\$1.00	\$10,000.00	No minimum

Rate Information

Promotional Rate For Card Accounts With Direct Deposit

Balance	Promotional Interest rate	Promotional APY
\$5,000 or less	5.85% on entire balance	6.00%
\$5,000.01 – \$10,000.00	5.85% on first \$5,000 of balance; 0.10% on portion of balance over \$5,000	6.00% 0.10%

Promotional Rate For Card Accounts Without Direct Deposit

Balance	Promotional Interest rate	Promotional APY
\$5,000 or less	1.99% on entire balance	2.00%
\$5,000.01 – \$10,000.00	1.99% on first \$5,000 of balance; 0.10% on portion of balance over \$5,000	2.00% 0.10%

This interest rate will remain in effect as long as you maintain your eligibility for the promotional rate. (See the Website for more details on promotional rate eligibility.) However, we may change the promotional interest rate at any time.

If your average daily balance is \$5,000.00 or less, the interest rate paid on the entire balance in your Savings Account will be 5.85% (or 1.99% if applicable) with an annual percentage yield of 6.00% (or 2.00%).

If your average daily balance is greater than \$5,000.00, an interest rate of 5.85% (or 1.99%) will be paid only for that portion of your average daily balance which equals \$5,000.00. An interest rate of 0.10% will be paid on the remainder of your average daily balance. The annual percentage yield for this tier will be 0.10%.

Your interest rate and annual percentage yield may change.

Standard Rate For Card Accounts With Direct Deposit

Balance	Standard Interest rate	Standard APY
\$5,000 or less	2.96% on entire balance	3.00%
\$5,000.01 – \$10,000.00	2.96% on first \$5,000 of balance; 0.10% on portion of balance over \$5,000	3.00% 0.10%

Standard Rate For Card Accounts Without Direct Deposit

Balance	Standard Interest rate	Standard APY
\$5,000 or less	0.49% on entire balance	0.50%
\$5,000.01 – \$10,000.00	0.49% on first \$5,000 of balance; 0.10% on portion of balance over \$5,000	0.50% 0.10%

If your average daily balance is \$5,000.00 or less, the interest rate paid on the entire balance in your Savings Account will be 2.96% (or 0.49%) with an annual percentage yield of 3.00% (or 0.50%).

If your average daily balance is greater than \$5,000.00, an interest rate of 2.96% (or 0.49%) will be paid only for that portion of your average daily balance which equals \$5,000.00. An interest rate of 0.10% will be paid on the remainder of your average daily balance. The annual percentage yield for this tier will be 0.10%.

Your interest rate and annual percentage yield may change. You may become eligible for the promotional rate at any time. (See the Website for more details on promotional rate eligibility.)

Interest will begin to accrue on the business day funds are deposited in your Savings Account.

Determination of Rate and Frequency of Rate Changes

At our discretion, we may change the interest rate on your Savings Account at any time.

Balance Computation Method

We use the average daily balance method to calculate interest on your Savings Account. This method applies a periodic rate to the average daily balance in the Savings Account for the period. The average daily balance is calculated by adding the principal in the Savings Account for each day of the period and dividing that figure by the number of days in the period.

Compounding and Crediting

Frequency: Interest will be compounded and credited to your Savings Account on the last day of each calendar month.

Effect of Closing Your Savings Account: If you close your Savings Account before interest is credited, you will not receive the accrued interest.

Transaction Limitations

You may make no more than six withdrawals from your Savings Account per calendar month.