we"", "our" and "us" refer to SouthState Bank, N.A., member FDIC. "Card" means the Mastercard reloadable prepaid card issued to you by us. In this Agreement, "Bank", any Card or Card Number you represent and warrant to us that you are such an individual.

You can lawfully enter into and form contracts under applicable law, and by using or authorizing another person to use your Card, you agree that the person is your agent for any transactions in connection with funds allocated for use by that Dependent Cardholder. "Dependent Cardholder" means any individual authorized by you to use a Dependent Card. Transactions made from funds allocated to Dependent Cards are transactions made from your Card Account; this means you are liable and wholly responsible for all Card transactions made by Dependent Cardholders.
Card Expiration: Unless a Card is automatically renewed by us, it will expire on the date indicated on its face. If there are any funds remaining on the Card after expiration, you may choose to transfer the funds to another Card. If you have any questions regarding the funds remaining on a Card, write us at the address in the Contact Information section above.

Dormant Card Accounts: You acknowledge and agree that we may be required by applicable law to turn over to a state governmental authority any funds remaining in your Card Account after a period of inactivity or dormancy.

Protecting Your Access Information: To prevent unauthorized access to your Card Account and all Cards, you will, on request, be required to keep your Access Information confidential. You will not attempt to keep your Access Information confidential if you believe the security of your Access Information has been compromised in any way (for example, you may not leave your Access Information visible in the presence of others and do not enter your Access Information into any terminal that appears to be modified or suspicious. If you think your Access Information has been compromised or if you have lost or stolen a Card, you must immediately notify us of such an occurrence. You acknowledge and agree that we may seek changes of address from the U.S. Postal Service. You also agree that if you attempt to change your Access Information, your Card Account may be cancelled and funds returned to you in accordance with this Agreement.

Disclosure of Card Information to Third Parties: We may disclose information (including personally identifiable information) to third parties about you, any Card, your Card Account and the transactions related to it, if you agree to it. We may disclose this information in order to verify the existence and condition of the Card Account for a third party (e.g., a merchant) in order to comply with any law or to comply with requirements of any governmental agency or court order; (ii) if we are required to do so by law; (iii) if we perform data processing, record management, collections, and other similar services for you, in order that they may be performed; (iv) if we may provide you with additional services, products or offers (including marketing, servicing and collection representatives and agents); (v) to issue authorisations for transactions on any Card; (vi) in accordance with our Privacy Policy; and (vii) as otherwise permitted by law. Please see our Privacy Policy for further details.

Lost or Stolen Card or Access Information; Your Liability for Unauthorized Transactions: If you believe a Card or your Access Information has been lost or stolen, call 1-800-461-6673 or write to us at PO Box 1069, Chattanooga, TN 37402. You should also call the number or write to the address listed above if you believe a transaction has been initiated using the information from a Card or PIN without your permission.

Tell us AT ONCE if you believe a Card or your Access Information has been lost or stolen or if you believe that a transaction has been made without your permission. Telephoning us is the best way to minimize your possible losses. You could lose all the money in your account. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than $50. If you do not tell us within this time period, you may lose up to $500. If you are unable to call us within two (2) business days because of reasonable circumstances, you must notify us at the first opportunity. If you delay telling us about the loss or theft of a Card or your Access Information, and we can prove that we could have stopped someone from using a Card or your Access Information without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers you did not make, including those made by Card, code fraud, or due to any other reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Mastercard Rules: You may have additional rights under the Mastercard Rules, and in some instances such rules provide that you will not be able for unauthorized use of a Card. To qualify for such protection, you must promptly report the loss or theft of a Card, cooperating in the investigation of any unauthorized use of a Card and show evidence of identity. Your Card must be in good standing (e.g., not presently or recently overdrawn, and not presently or recently under suspicion of possible fraud or suspicious use) and we cannot receive more than one other report of unauthorized use of a Card in the last twelve (12) months. Certain limitations apply.

Disputes with Merchants: We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you or a person authorized by you purchase from others with a Card. All such disputes should be addressed directly with the seller, and goods and services were purchased.

Errors or Questions about Card Transactions: If you think your electronic transaction history or a receipt is wrong or if you need more information about a transaction listed on your electronic transaction history or receipt, please contact us as soon as possible at 1-800-461-6673, or write to us at PO Box 1069, Chattanooga, TN 37402. We must hear from you no later than sixty (60) days after the earlier of the date you electronically access your account, if you believe an error in your Card Account has not yet been corrected, or thirty (30) days after you receive an initial written notice from us that the error cannot be corrected. If, for a good reason (such as a long trip or a hospital stay) you were unable to tell us, we will extend the time periods.

Proceedings to Resolve Errors or Questions about Card Transactions: If you believe a Card or your Access Information has been lost or stolen, call 1-800-461-6673 or write to us at PO Box 1069, Chattanooga, TN 37402. We will attempt to communicate with you only by use of the most recent contact information you have provided us.

Right to Opt-Out: If you do not wish to agree to arbitrate all disputes with us, you may advise us in writing at the following address: American Arbitration Association, P.O. Box 50191, Los Angeles, CA 90050-0191. If you file a claim against us, you may opt-out of the arbitration by sending written notice to us within thirty (30) days of the date you or we file the lawsuit or arbitration claim. To opt-out, you must provide your name and address and send a written notice to: American Arbitration Association, P.O. Box 1069, Chattanooga, TN 37401. You will have for you PO Box 1069, Chattanooga, TN 37401