

WELCOME TO THE PRESTIGE PREPAID MASTERCARD®

Prestige 7C

Your Launch Packet Includes:

| | |
|-------------------------------|----|
| Launch Procedure | 2 |
| ACH Procedure | 3 |
| Card Inventory | 4 |
| Card Security | 4 |
| Card Details | 5 |
| System Maintenance | 6 |
| Program Contacts | 7 |
| Information Handout for Clerk | 8 |
| Cardholder FAQ | 9 |
| Enrollment Paperwork | 10 |
| Acknowledgment | 14 |

Launch Procedure

1. Facility completes the Prestige Enrollment Packet and submits it via email (corrections@numifinancial.com) or fax (760-454-3210).
2. Facility completes the Acknowledgment form and submits it via email (corrections@numifinancial.com) or fax (760-454-3210).
3. Launch Packet, specific to facility's program, is delivered to facility contact from Numi.
4. ACH Test is performed by Numi Financial (\$0.01 is credited and debited).
5. Delivery of Card inventory and ancillary material.
6. Software update or install is scheduled and completed by provider.
 - a. *If applicable, a Card Reader will be delivered to the facility by the service provider.
7. Product training with Numi Financial is scheduled and completed.
8. Card loading begins.

NOTE: Once your Prestige Enrollment Packet is received by Numi Financial, please allow at least 21 days for the entire enrollment process to be completed.

ACH Procedure

ACH Schedule: Card Funding, ACH Initiating, and ACH Clearing

| Card Load Dates & Times | Day Numi Financial Initiates ACH | Day ACH Clears Facility's Bank |
|--|---|---------------------------------------|
| Thursday 18:00 CST thru Sunday 17:59 CST "Friday, Saturday & Sunday" | Monday | Wednesday |
| Sunday 18:00 CST thru Monday 17:59 CST "Monday" | Tuesday | Thursday |
| Monday 18:00 CST thru Tuesday 17:59 CST "Tuesday" | Wednesday | Friday |
| Tuesday 18:00 CST thru Wednesday 17:59 CST "Wednesday" | Thursday | Monday |
| Wednesday 18:00 CST thru Thursday 17:50 CST "Thursday" | Friday | Tuesday |
| Any banking holidays will be included in the batch for the following regular business day. ACH processing is only done Mondays thru Fridays. | | |

An ACH summary will be emailed to the program and accounting contact at the facility. Numi Financial will ACH only the net amount of your loads (loads minus unloads). If the value of unloads ever exceeds the value of loads for an ACH time period, Numi Financial can issue a credit memo and return funds to the facility's inmate account.

Card Inventory

Card inventory will be monitored and delivered to your facility as needed by Numi Financial.

A Cardholder Agreement and other documents that we provide to you contain important terms and conditions that must be given to each cardholder when you hand over a loaded Card.

Your initial card shipment will be sent to the contact person listed in your Prestige Enrollment Packet. All subsequent shipments will help keep your facility at a 4-week inventory level based on your average weekly activations.

Please contact your Numi Financial Account Manager for special inventory requests. Allow up to 2 weeks to process such requests.

Card Security

You must keep card inventory in a secure manner at all times and comply with MasterCard guidelines regarding Card storage.

Each Card that is activated by an administrator at your facility is loaded with funds immediately. MasterCard and industry guidelines are in place to maintain the integrity of this process. This means that the activation process is monitored as a 'live' event by Numi Financial and its card processor.

Card Details

A PIN will automatically be set for each activated Prestige Prepaid MasterCard. **Details will be covered in your training. The “grace period” for this program is 5 days.**

| Administrative Fees | RC-PRES-7C-FCBGA |
|---|--|
| Grace Period (days) for service fee | 5 |
| Weekly Account Maintenance | n/a |
| Monthly Account Maintenance | \$5.95 |
| Paper Statement | \$3.00 |
| Online Statement | No Fee |
| Card Balance Refund Fee - Paper Check | \$9.95 * |
| Inactivity Fee | n/a |
| Grace Period (days) for Inactivity Fee | n/a |
| Card, Materials, Initial Load & Activation | n/a |
| Replacement Card | n/a |
| Spending and Getting Cash | |
| PIN POS Purchase | No Fee |
| PIN POS Purchase - International | |
| POS Signature | No Fee |
| POS Signature - International | No Fee |
| Decline of Transaction | \$0.95 |
| Decline of Transaction - International | \$0.95 |
| ATM (MoneyPass) (Surcharge FREE ATM) | NO |
| ATM | \$2.95 - Additional ATM surcharge fee may apply. |
| ATM-International | \$4.95 - Additional ATM surcharge fee may apply. |
| ATM-Balance Inquiry | \$1.50 |
| ATM-Balance Inquiry International | \$1.50 |
| Declined ATM Transaction | \$1.95 |
| Cash Back at POS | No Fee |
| Card to Bank Funds Sharing | No Fee |
| Bank Over the Counter Withdrawal (Cash Advance) | No Fee ** |
| Card to Card Transfer | n/a |
| Foreign Transaction Fee | 3% |
| Stop Payment Fee for ACH Debit/Preauthorized Payment Transactions | n/a |
| ACH Debit/Preauthorized Payment Transaction Decline Fee | n/a |
| Bill Pay | n/a |
| Direct Deposit | n/a |
| Customer Service | |
| Automated Customer Service (VRU) - Cost per call | \$0.50 |
| Automated Customer Service (VRU) - Number Free per month | 3 |
| Live Customer Service - Cost per call | No Fee |
| Live Customer Service - Number Free per month | n/a |
| Limits | |
| Maximum Load | \$9,500.00 |
| Minimum Load | \$0.01 |

*Card Balance Refund By Paper Check - If cardholder does not wish to use this Card, within five (5) days after the date they received the Card, they may go to www.numiprestige.com to request that a check be mailed to them at no cost for the amount loaded on this Card. By accepting and using the Card, they agree to be bound by the terms and conditions contained in the Cardholder Agreement.

**No fee is currently charged to cardholders for Bank Over the Counter Withdrawal. Numi and the issuing bank may, in their discretion, determine to impose on the cardholders a fee not to exceed \$5.95 for such service. The applicable fee will be reflected in the cardholder agreement and on the card sticker provided to the Facility for distribution to the inmates upon their release.

System Maintenance

On a weekly basis, there will be maintenance windows where Numi and/or our processing partners will be updating our respective systems. It is possible you may experience intermittent service during these windows. We encourage you to continue loading cards. If you experience issues, please wait a few minutes and try again. Normal operations should resume after the close of the maintenance windows.

Numi has a standing maintenance window on Wednesdays from 10 PM to 12AM CT. Additionally FIS, our processor, has a standing maintenance window on Sundays from 2AM to 6AM CT.

If you experience issues outside of the maintenance window, please call our Jail Support Hotline (888) 232-0898 or e-mail us at JailSupport@numifinancial.com.

Program Contacts

Cardholder Support

- (800) 384-0709
- Phone number provided on back of card and on wallet cards
- 24 / 7 coverage
- “Lost and Stolen” Support

Program Support

- Jail Administrator Hotline: (888) 232-0898
- 24 / 7 coverage
- Email: JailSupport@numifinancial.com

THE PRESTIGE PREPAID MASTERCARD®

GOOD TO KNOW...

The Prestige Prepaid MasterCard provided by Numi Financial replaces most paper checks released inmates receive for their remaining commissary account balance. It can also be used to return phone balances. You should issue the Prestige Prepaid MasterCard ONLY when a person is being released and NOT when they are transferred to another facility, on work release, Trustees, or expense management.

Any specific questions about the loading of a Card through your software should be directed to your software administrator. Any questions or concerns about the card product should be directed to the Numi Financial Jail Administrator Hotline (888-232-0898/JailSupport@NumiFinancial.com).

After you load an inmate's remaining commissary account balance onto a card, the funds are available for use immediately. The Facility's Bank Account will receive an ACH transfer for the loaded funds the next business day (please see the ACH Schedule for specific date and times).

Without prior written authorization from Numi Financial, you are not allowed to issue more than one card to an individual. The maximum amount you can load onto a card is \$9,500.

When you hand over a loaded card, you must also provide the Cardholder Agreement and other documents that we provide to you that contain important terms and conditions regarding the use of the Card.

The PIN set for each Prestige Prepaid MasterCard is the MMDD of the cardholder's birthday. Please communicate this PIN to the released inmate so they can perform PIN based transactions and access ATMs.

Your card inventory will be automatically replenished. However, more cards can be ordered by e-mailing corrections@numifinancial.com.

Cardholder FAQ

How do I transfer funds off of my card without fees?

Depending on the program, you have the option to remove funds via a check request, Bank Teller Bank Over The Counter Withdrawal, or online Card to Account transfer. Please refer to the sticker on your card for more information specific to your card program.

Do I have to activate the card?

No, the card is already active with your funds loaded.

Can I withdraw my money from an ATM?

Yes, you can withdraw up to \$1000 per transaction per day, but please note that some ATMs only allow you to withdraw up to \$400 per day. There is a transaction fee for using an ATM and the ATM Machine may charge you an additional fee for its service. Please refer to the Cardholder Agreement for specific fees.

Can I use my card to make purchases?

Yes, your prepaid card can be used everywhere Debit MasterCard is accepted. You can select Credit or Debit at the register. A Credit transaction requires your signature, but may result in a pre-authorization hold on your funds larger than the actual transaction amount. A Debit transaction does not typically have a pre-authorization hold but requires you to enter your PIN.

How do I get Cash Back at a register?

If the merchant offers cash back at their register, select Debit when using your card. You are required to enter your PIN to complete the transaction.

Can I use my card to pay at the gas pump?

Numi Financial recommends that you **Do Not** swipe your card at a gas pump. It is recommended that you enter the gas station and ask the attendant to charge your card the exact dollar amount of gas you want to pump. Paying at the pump will cause a pre-authorization hold of funds on your card, securing anywhere from \$75.00 - \$100.00 of your balance. Those funds will remain pending and unavailable to you until the gas station settles your actual purchase which may take several business days.

Why are my transactions failing?

Most transactions fail because the PIN entered was invalid. Please check to make sure you are entering the right PIN. Other transactions fail because the remaining balance on your card may not cover the cost of the transaction. You will need to lower the purchase amount. A transaction may also fail because the card was processed as Credit which resulted in an attempt by the merchant to do a large pre-authorization hold that exceeds your balance. Please try the transaction again by processing the card as Debit and entering your PIN.

How do I perform a Bank Over The Counter Withdrawal?

Ask a bank teller inside a bank to perform a Bank Over The Counter Withdrawal against the card. Please refer to the Cardholder Agreement for specific fee amount.

How do I check my balance?

- Phone: call the customer service number on the back of your card for 24/7 Automated Account Information. You must know your full card number and the CVC Code which is the 3 digit code stamped on the back of the card in the signature box.
- Online: set up your account online at and get access to your balance and all of your transaction history for free. Refer to the website on the back of your card.

What do I do if I have a question about my card?

Please call the customer service number listed on the back of your card. Live Operators are available 24 / 7 to assist. (Fees may apply)

What do I do if my card is lost or stolen?

Immediately call the customer service number listed on the back of your card and select the option to "report your card lost or stolen" and have a Live Operator freeze your funds.

Fees may apply to the transactions or items referenced above, which are set forth in the Cardholder Agreement.

NUMI FINANCIAL

PRESTIGE PREPAID MASTERCARD® PROGRAM

FACILITY ENROLLMENT PACKET

Thank you for your interest in the Numi Financial (“NUMI”) Prestige Prepaid MasterCard Program.

Please complete the attached forms to enroll in the Prestige Prepaid MasterCard Program. This enables you to use your existing accounting software provided by: _____

(hereinafter referred to as “Company,” if applicable)

Please note that NUMI will need up to three weeks after receipt of this enrollment packet to establish your Prestige Prepaid MasterCard Program.

FACILITY INFORMATION

Facility Name _____

Shipping Address _____

City _____ State _____ Zip _____

Facility Telephone _____ Tax ID/EIN _____

Contact Person _____ Contact Person’s Telephone _____

E-mail _____

of Facility Beds _____ Estimated # of Monthly Releases _____

Estimated Minimum Disbursement per card (\$0.01) _____

Estimated Maximum Disbursement per card (\$9,500.00) _____

Estimated # of inmates transferred to other facilities per month _____

BANK INFORMATION

Bank Name _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Routing Number _____ Account Number _____

Is this an Inmate Fund Account Only? (circle one) Yes No

Requested Start Date _____

ORDER ACKNOWLEDGEMENT AND PROCESSING

Your order will be processed based upon receipt and processing of the Facility Enrollment Forms and the Facility Acknowledgement and in accordance with your requested start date.

These are the action items necessary to begin transacting:

1. Enrollment documentation completed and submitted to NUMI
2. Verification of the bank information by NF for card funding; please attach the enclosed Authorization Agreement for ACH Debits from your bank for ACH transmittal.
3. Software upgrade and training, if necessary
4. Testing of Static IP Address
5. Receipt of inventory and informational handouts
6. Successful completion of ACH test transactions

STATIC IP ADDRESS(ES)

Please provide the Facility's Static IP Address(es) (*Each terminal performing debit card loads must have internet connection through this static IP address):

TRAINING AND SUPPORT

The Prestige Prepaid MasterCard Program allows for the replacement of most inmate release checks with a Prestige Prepaid MasterCard. Your existing software may be configured by Company to load these debit cards. The Company will provide additional training or support for your software. NF will always provide product support for the Cards.

RULES AND OBLIGATIONS

The Prestige Prepaid MasterCard Program is a prepaid MasterCard card and as such is governed by both the MasterCard rules regarding the funding and distribution of these cards and Federal banking regulations concerning the same. As such your Facility is responsible for the following duties:

- Accepting card stock and storing in a secured area with limited, controlled, and monitored access.
- Maintaining inventory control of card stock such that the Facility may provide a report of inventory on hand at any time upon written request by NUMI.

CARD FUNDING

- Facility must provide NUMI with the Facility's bank account information and authorization for NF to ACH funds on a daily basis to cover the previous day's card loading activity.
- Facility must ensure that there are adequate funds available in the designated bank account to cover the Facility's daily loading activity.

NOTE: Failure to have adequate funds available in the designated bank account such that NUMI's daily ACH request is rejected by your bank shall give NUMI the unilateral right to suspend or terminate the Prestige Prepaid MasterCard Program at your Facility.

AUTHORIZATION AGREEMENT FOR ACH DEBITS

Facility Name _____

I hereby authorize Numi Financial to initiate a DAILY ACH debit entry for the entire balance of all daily Prestige Card Load activity at our Facility. The ACH shall be from the bank account below.

Financial Institution Name _____

Routing Transit Number (RTN) _____

Account Number _____

BANK VERIFICATION

I assert that as the authorized signer, I have notified the banking institution regarding ACH permission.

I have informed _____ (bank representative)
in writing about this process. I acknowledge that the origination of ACH transactions from my account must comply with the
provisions of U.S. law.

This authorization is to remain in full force and effect until Numi Financial has received written notification from the Facility of its
termination, in such time and in such manner as to afford them a reasonable opportunity to act on it.

Facility Name _____

Authorized Signor Name _____

Authorized Signature _____

Title _____

Date _____

FACILITY ACKNOWLEDGMENT

By signing this Facility Acknowledgment or activating a Numi Prepaid MasterCard® card on behalf of a consumer, Facility hereby acknowledges and agrees to comply with the terms and conditions contained in this Facility Acknowledgment.

PURPOSE is to ensure the Card Program is distributed and administered in a manner that complies with the Financial Regulations. Capitalized terms used but not defined herein have the meaning set forth in the section of this Acknowledgment entitled "Definitions".

APPLICABILITY is to Facility, and all Facility's personnel, contractors, and agents that administer the Card Program for or on behalf of Facility.

BACKGROUND. By participation in the Card Program, Facility will be able to return inmate trust funds and other property to persons released from incarceration through the use of prepaid Network Branded (MasterCard/VISA) cards. Numi is required to ensure that all people and entities providing Cards or participating in the Card Program comply with the Financial Regulations. Facility wishes to participate in the Card Program. This Acknowledgment establishes the requirements and standards applicable to Facility in participating in the Card Program. Facility acknowledges that Numi has made alternative terms and conditions applicable to the Card Program available to Facility, including alternatives that involve Facility subsidizing all of or a portion of the total cost of the Card Program such that the Cardholders are charged minimal, if any, fees, and that Facility has chosen a Card Program with full knowledge of the alternatives.

MANDATORY CARD DISTRIBUTION GUIDELINES & PROCEDURES.

Operating Guidelines. Numi accepts Facility as an independent distributor of the Cards subject to the terms and conditions of this Acknowledgment. Facility will comply with applicable Financial Regulations, including but not limited to regulations set forth by the Office of Foreign Assets Control (OFAC). Facility will cooperate with Numi to the extent necessary in order to ensure continued compliance with the Financial Regulations. Facility acknowledges that Financial Regulations are subject to change, and should a material change to these regulations occur, Numi will notify Facility of that change and Facility will comply with the Financial Regulations, as changed.

Signature Receipts. Facility must have all inmates sign for their Card along with the Terms and Conditions, which must always accompany the Card, upon release. Facility must implement signature receipt as part of the process and incorporate through their Banking Software Providers or as part of their booking / release process when releasing inmates with their Card. If IT cannot accommodate or implement as part of the process you can i) Contact your Software Provider as they might be able to provide for you ii) Facility can implement and execute on their own as long as they are adhering to policy and are able to provide Numi with a copy of the signed Signature Receipt upon request. The Signature Receipt must contain the following language or language similar to the bolded language outlined here: ***"I understand and agree that I have received my funds on a Prepaid Debit Card and have also received the Cardholder Agreement containing the terms of use for the Prepaid Debit Card. I understand that use of this Card constitutes acceptance of all the terms and conditions set forth in the Cardholder Agreement and that I can immediately remove my funds from the Prepaid Debit Card without charge as written in the Cardholder Agreement."*** Numi may request Signature Receipts from Facility at any point in time for proof of inmate release signatures. This policy is being instituted for legal coverage for both the Facility and Numi.

Mailing Cards. Treat activated Cards like cash. DO NOT mail activated cards. This is for your protection. Mailing activated Cards puts Facility and recipients at risk for potential fraud and security issues. Numi will not be responsible for any fraudulent activity or security issues as a result of mailing activated Cards. If Facility would like to mail Cards, please contact Numi directly to learn about our safe and compliant distribution options.

Load Limits. The Card Program allows Facility to disburse up to a total of \$9,500 per Cardholder in inmate trust funds upon the inmate's release from the Facility.

ODFI. Facility authorizes the Originating Depository Financial Institution (ODFI) designated by Numi on behalf of Issuing Bank to initiate a DAILY ACH debit entry for the entire balance of all daily Card load activity by Facility. The daily ACH will be debited from the bank account provided or designated by Facility in the separate ACH agreement between Numi and Facility.

Card Registration. When disbursing funds using Cards, Facility will collect and submit to Numi at least the following information:

- (a) Cardholder's full name and date of birth (required to be collected for all Cards);
- (b) Upon Numi's request, the Cardholder's Social Security Number and address may be required for disbursements in excess of \$5,000.

Facility will also collect and submit such additional information that Numi requires from time to time in order to ensure compliance with Financial Regulations.

Delivery of Terms & Conditions to Each Cardholder. Facility must distribute the Cardholder Terms and Conditions, and other supporting documentation required by Numi to every Cardholder immediately prior to Cardholder's release from Facility. Numi will provide to Facility written procedures and/or training materials regarding the distribution of the Cardholder Terms and Conditions and supporting documentation, and Facility will abide by such procedures to ensure that these materials are provided to the Cardholders as required. If required by Numi, the Facility will obtain the inmate's signature on supporting documentation and provide it to Numi upon request.

Card Ordering. Numi and Facility will be responsible for providing Card inventory, replenishment of Card inventory, and securing Card deliveries, such that there is always at least one week of estimated Card requirements on hand at each Facility location, based on a 90 day trailing activation rate.

Numi reserves the right to not deliver any additional Cards to Facility, and to cancel or lock any and all Cards at Facility, if Facility (i) fails to make any payment pursuant to the Card Program, including but not limited to reimbursing Issuing Bank for inmate funds loaded onto Cards, or (ii) otherwise fails to comply with the terms and conditions of this Acknowledgment.

Numi will periodically ship Cards to Facility's designated locations. Card orders must be signed for upon arrival. The Cards are financial instruments and, as such, Facility must utilize a reasonable standard of care to ensure that the Cards are placed at the time of receipt in a secure storage area and that proper physical and procedural security policies are implemented and followed to ensure the tracking and monitoring of the Cards.

Card Security. The Cards must be handled by Facility in accordance with security requirements established by Financial Regulations, including policies and guidelines of MasterCard®, the Issuing Bank, and industry best practices. These security requirements are incorporated into this Acknowledgment by reference and must be implemented by Facility at all locations that store and distribute the Cards.

System Security. Neither party will transmit or disseminate to the other party, the other party's service providers, or their respective networks or systems any viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines (collectively, "Viruses") that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information. Each party will use then-current industry standard security and antivirus tools to detect and eliminate Viruses.

Card Inventory. Facility will maintain physical security of the Cards at all times. Facility will store the Cards in a controlled environment, such as a safe or locked storage device, with access limited to employees who have successfully passed background screening checks. Card inventory is subject to audit by Numi or the Issuing Bank with at least 10 days advance notice. Facility will deliver a completed certified inventory report to Numi at least once per year, or any time upon Numi's request, that accounts for all Cards. Facility will maintain an inventory log of the number of Cards spoiled (e.g. cards that cannot be used due to damage, tampering or expiration). Facility will promptly

report any inventory discrepancy to Numi via an electronic mail communication to corrections@numifinancial.com or by contacting Numi at 760-444-5525. Facility will produce any of the above-mentioned documentation upon Numi's request at any time during the audit.

Reimbursement of Loaded Funds. Facility, or Facility's assigned Fiduciary Banking Agent, must ensure that there are adequate funds available and accessible to Issuing Bank to cover the Facility's daily Card loading activity. If Facility chooses to have the obligations of this section performed by a Fiduciary Banking Agent, both the Facility and the Fiduciary Banking Agent must execute a copy of this Acknowledgment with Numi. In addition, Facility, or Facility's Fiduciary Banking Agent, must execute the separate ACH authorization agreement. The ACH authorization will remain in full force and effect until Numi receives written notice of termination as required in this Acknowledgment. Upon receipt of the notice of termination, Numi will inform the Issuing Bank that is performing the ACH activities of such termination. Facility understands that the unsuccessful collection of funds by Issuing Bank will result in the immediate suspension of the Card Program at Facility upon notice by Numi of the breach of this funding obligation, and Numi will have the unilateral right to suspend or terminate the Card Program at the Facility. The Facility, or Facility's assigned Fiduciary Banking Agent, agrees it will not initiate a return or stop pay, with their bank, for any ACH settlement item for the Card loading activity. If the Facility or Facility's assigned Fiduciary Banking Agent has any issues, objections or discrepancies regarding the amounts of the ACH items, the Facility should contact Numi directly to resolve.

Card Return or Destruction. Numi may request the return of unused Cards in inventory for destruction for reasons including, but not limited to, the following:

- (a) Cards are compromised or tampered with;
- (b) Card stock expired;
- (c) Cards are damaged or defective; or
- (d) Card Program is terminated

Upon receipt of a request from Numi, Facility will securely package any Cards to be returned and will include a completed inventory log with the shipment.

Alternatively, at the direction of Numi, Facility may destroy any defective or damaged Cards, and certify their destruction by any method specified in the MasterCard® guidelines (currently available at <http://www.mastercard.us/terms-of-use.html>). A template for certifying the Card's destruction is available upon request by electronic mail to compliance@numifinancial.com, or by contacting Numi at 760-444-5525.

Unauthorized Facility Activities. Numi has the unilateral right to suspend or terminate the Card Program if the Facility fails to properly store, register, or activate the Cards, deliver the Cardholder Terms and Conditions and/or supporting documentation required by Numi with the Cards, or otherwise comply with the Financial Regulations or the requirements in this Acknowledgment. If Numi determines such a failure exists, Numi will notify Facility in writing, and, if reasonably capable of being corrected, Facility will have 3 business days after the receipt of notification to correct the failure before Numi terminates the Card Program, unless elsewhere in this Acknowledgment, Numi has the right to terminate or suspend immediately.

Designated Card Program Use. In addition to inmate release Card programs, Numi provides Card programs designed for specific applications such as inmate transfers to ICE, trust fund disbursements to Friends and Family, Work Release programs, and for other agency disbursement activities. Use of the inmate release Card program for its unintended purpose is a violation of this agreement. Please contact Numi if you are interested in using any of Numi's additional Card programs as listed above.

Training. Facility, with the assistance of Numi as needed, will provide sufficient training for all employees, representatives, contractors or other individuals conducting the Card Program to ensure compliance with the Financial Regulations and this Acknowledgment.

Customer Service. Numi is responsible for providing customer service for issues related to the Card Program to both Facility and the Cardholders. Facility will cooperate with Numi in providing customer service to Cardholders and will provide such information and documents in Facility's possession or control that Numi reasonably requests from time to time in connection with providing customer service to Cardholders.

Facility understands and acknowledges that Numi's Card Program is a complex combination of hardware and software that is hosted by and interfaced with other service providers, as such, operational failures, malfunctions and other errors may occur resulting in, among other things, Card access denials and/or delays, and periods of suspended service to Facility and Cardholders. Facility will notify Numi and/or terminal software provider of Card Program related operational issues immediately, and Numi will use commercially reasonable efforts to minimize such issues.

GENERAL PROVISIONS.

Press Releases/Publicity. Numi and Facility each agree not to issue any press release or public statements regarding Facility's participation in the Card Program without the other's prior consent.

Advertising and Marketing Materials. Facility will only use Program Materials provided by Numi in connection with its conduct of the Card Program. Facility will not alter or modify any Program Materials without the express prior written consent of Numi.

Confidentiality. Facility agrees to keep all information about the Card Program, the Cards and the Cardholders accessed, obtained or collected in connection with the Card Program (the "Information") confidential at all times except as required by law. In addition, Facility may not use or disclose the Information except to conduct the Card Program and to disclose the Information to those of its directors, officers, agents, and employees who have a reasonable need to know it in order to conduct the Card Program. Prior to disclosing this Information, however, Facility will inform the person to receive the Information of its confidential nature and the obligations of nondisclosure and confidentiality as defined herein and Facility will be responsible for any breach of such obligations by such person. Facility acknowledges that it is not authorized to retain any Information. The foregoing does not apply to information that Facility accesses or receives exclusively in the ordinary course of its business of operating a jail, detention center, or correctional institution.

Subject to all applicable State and Federal banking regulations and except to the extent as required by law, subpoena, or court order, Numi shall keep all personally identifiable information about the Cardholders obtained or collected in connection with the Card Program (the "Personally Identifiable Information") confidential at all time.

Term of Non-Disclosure Obligation. The obligations of nondisclosure and confidentiality undertaken herein will continue for as long as Facility wishes to utilize Numi products for any purpose, or longer if required by Financial Regulations.

Mutual Indemnification. Facility agrees to the fullest extent of the law that except for the amount, if any, of damage contributed to, caused by, or resulting from the negligence or breach of this Acknowledgement by Numi, Facility will indemnify and hold harmless Numi, its officers, employees and agents from and against any and all liability, damage, claims, demands, costs, judgments, fees, attorneys' fees or loss arising directly out of the negligent acts or omissions, Card and/or Card Program misuse, and/or theft, or from breach of this Acknowledgment by Facility, Facility's personnel, or third parties under the direction or control of Facility, and to provide defense for and defend, at its sole expense, any and all claims, demands or causes of action directly or indirectly arising out of the acts or omissions referred to in this paragraph and to bear all other costs and expenses related thereto.

Numi agrees to the fullest extent of the law that except for the amount, if any, of damage contributed to, caused by, or resulting from the negligence or breach of this Acknowledgment by Facility, Numi will indemnify and hold harmless the Facility, its officers, employees and agents from and against any and all liability, damage, claims, demands, costs, judgments, fees, attorneys' fees or loss arising directly out of the negligent acts or omissions or breach of this Acknowledgment by Numi, Numi's personnel or third parties under the direction or control of Numi, and to provide defense for and defend, at its sole expense, any and all claims, demands or causes of action directly or indirectly arising out of the acts or omissions referred to in this paragraph and to bear all other costs and expenses related thereto.

Termination. This Acknowledgment may be terminated by Facility with or without cause by providing ninety (90) days written notice to Numi. Numi may terminate the Card Program and this Acknowledgment immediately if Issuing Bank or any regulatory authority or governmental agency with jurisdiction over Issuing Bank or Numi requires such termination. Upon termination, Facility will return all unused card inventory and cardholder education materials to Numi.

Release Methods. Facility has the authority, in its sole and absolute discretion, to choose which method or methods are used to return inmate trust fund balances. To the extent Facility utilizes prepaid cards for this purpose, to limit consumer confusion and allow for Numi

to provide proper customer support, so long as this Acknowledgment is in place, Facility will only use Numi as its exclusive payment solution provider with respect to such prepaid cards.

Audit Rights. Facility acknowledges that MasterCard®, Issuing Bank and any regulatory authority or any governmental agency with jurisdiction over Numi or Issuing Bank, to the extent required by such authority or agency, may perform an examination of Facility with respect to the Card Program and Facility's compliance with its obligations hereunder. Numi may perform one (1) on-site audit of Facility per calendar year, upon 10 days prior written notice to Facility. As Numi determines in its discretion, Numi may perform any additional audits of Facility without notice, provided that such audits do not unreasonably interfere with the Facility's operation of the jail, detention center or correctional facility. Facility will cooperate and provide any information that may be required in connection with any such examination or audit. Facility will also provide any information that MasterCard®, any regulatory authority or any governmental agency with jurisdiction over Numi or Issuing Bank requires in connection with an examination of Numi or Issuing Bank or that may be required from time to time with respect to the financial condition and security and business practices of Facility.

Public Records Request. Upon receipt by Facility of a public records request for a copy of this Acknowledgment or any other card program materials, Facility hereby agrees to inform Numi in writing of any such request prior to providing any of the requested materials to the party initiating the public records request.

Changes to Card Program. As between Facility and Numi, Facility agrees that Numi may in its sole discretion, due to regulatory, market, economic or other factors, modify any aspect of the Card Program including card program pricing, cardholder fees, cardholder education materials and cardholder identification requirements. Notice of any card program modification will be provided in writing to the Facility prior to any such modification taking effect. Upon receipt of written notice of a program modification Facility hereby agrees to abide by such modifications in connection with its obligations as outlined in this Acknowledgment.

Entire Agreement. This Acknowledgment supersedes any prior written agreement or other written correspondence between the parties and constitutes the entire agreement between Numi and Facility.

Definitions.

- "Acknowledgment" means this Facility Acknowledgment.
- "Card" means a Numi Prestige Prepaid MasterCard® card issued through the Card Program.
- "Cardholder Terms and Conditions" means the terms and conditions agreement that must be distributed to the Cardholder by the Facility in connection with Card use.
- "Cardholder" means a released inmate who receives a Card.
- "Card Program" means the Numi Prestige Prepaid MasterCard® program.
- "Facility" means the undersigned, which includes but is not limited to jail(s), detention center(s), or other correctional institution(s).
- "Financial Regulations" means the requirements of the Issuing Bank, and MasterCard®, financial industry standards, and State and Federal laws and regulations, as well as certain additional requirements Numi specifies from time to time to facilitate the proper operation of the Card Program.
- "Fiduciary Banking Agent" means a 3rd party such as a commissary provider or inmate banking software provider who manages the inmate trust fund on behalf of the Facility and who is responsible for reimbursing Issuing Bank for all card loading activity as set forth in this Acknowledgment.
- "Issuing Bank" means the bank issuing the Cards, as stated in the issuer statement on each Card.

- "Numi" means Stored Value Cards, Inc. d/b/a Numi Financial.
- "Program Materials" means the educational and marketing materials distributed by Numi in connection with the Card Program.

Facility

Fiduciary Banking Agent (if applicable)

Facility Name: _____

Agent Name: _____

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Title: _____

Title: _____

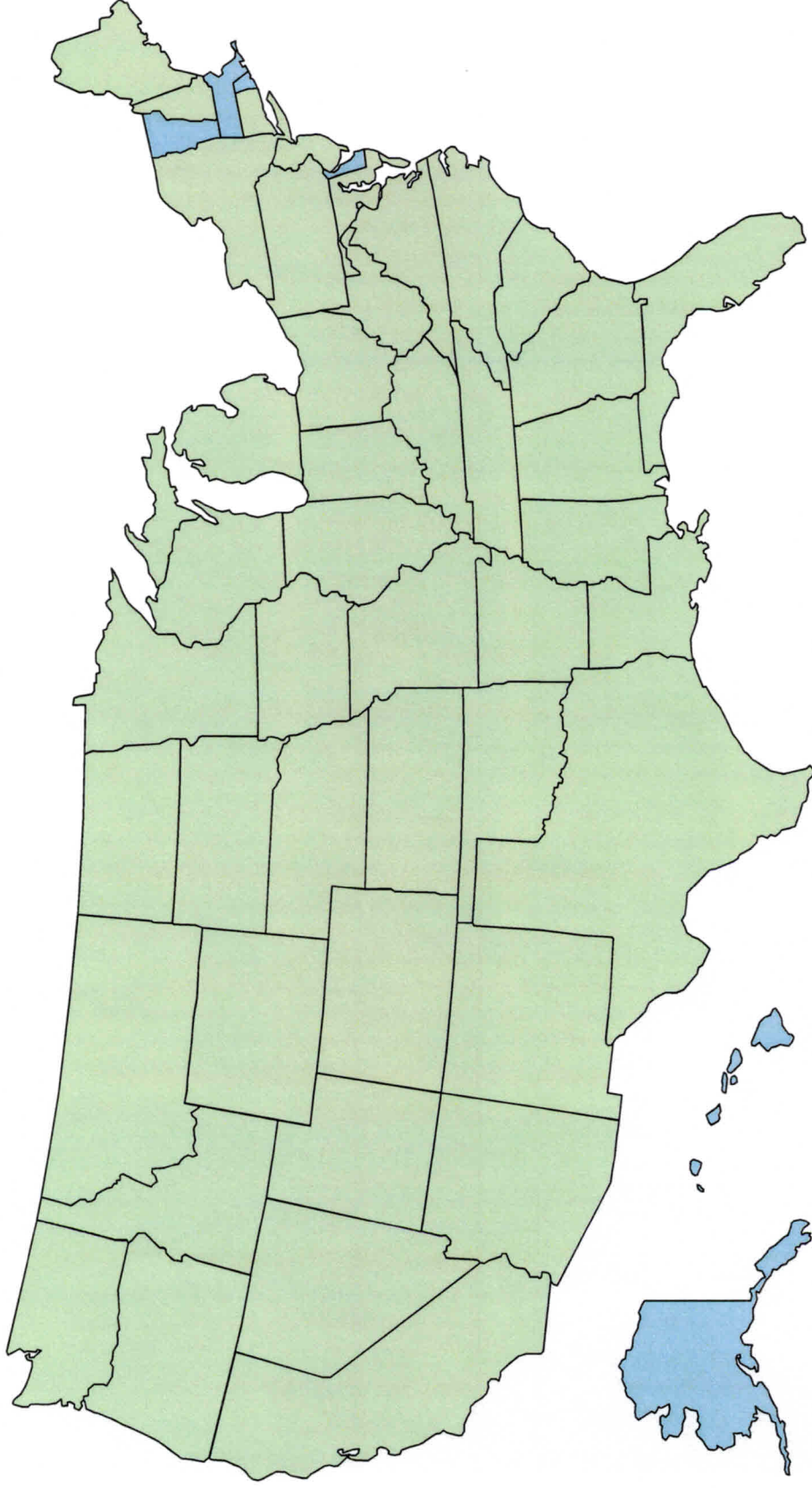
Date: _____

Date: _____



Inmate Debit Release Card Facility Training

CONFIDENTIAL AND PROPRIETARY INFORMATION: The content of this document contains Proprietary Information and is not releasable without the expressed consent of Numi Financial. (P7C - March 2017)



Servicing over 500 facilities and 250k beds in 45 states.

Over 2.2 Million Inmate Release Cards issued and over \$200M in funds loaded.

Providing the ultimate in program flexibility and customization.

Unparalleled 24/7/365 client and customer care.

Facility Overview - Loading Cards

1




Enter inmate's information through our fully integrated partner software.

2



Swipe Card.

3



Release Inmate.

Activate and load the Inmate Release card using the JMS Software.

For loads \geq \$5,000, you will receive an email requesting the following*:

- Full Name
- DOB
- SSN
- Address + Phone Number

Swipe the card and provide the Inmate with

- Prestige Debit Card
- Terms & Conditions* (T&Cs)
- Wallet Card ("Card Usage Tips")
- 4 Digit PIN

Card is ready for immediate use upon inmate release.

No need to activate.

*These are CIP (Customer Identification Program) regulatory requirements.

4 digit PIN

Unique to cardholder

Created through JMS Software

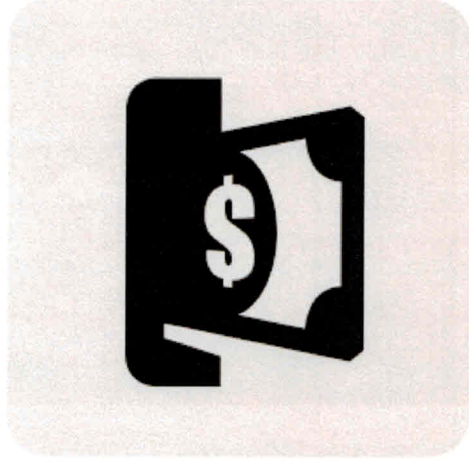


PIN = MM/DD (If birthday is December 21st, then PIN is 1221)

(Three incorrect PIN attempts will lock the cardholder from accessing their funds. They will then need to call the number of back of the card and have an agent reset their PIN)

Advise cardholder not to share PIN with anyone

Cardholder will not be able to use ATM or make Debit purchases unless they have their PIN!



- Provide balance
- Provide PIN = MM/DD
- Provide Cardholder Agreement
- Provide Wallet Card
- Advise cardholder the card is active
and ready for immediate use.

Obtain a signed Signature Receipt confirming receipt of Card, Cardholder Agreement & Educational Materials.

Facility Overview - Card Product And Materials Provided To The Facility



Prestige Debit Card

Upgrade to a permanent, permanent and reloadable card. Call the number below.

Card Usage Tips

Please ask your JCI Administrator for your PIN. Online activation may be necessary for PIN. Online activation may be necessary for PIN.

Toll Free Phone Support:
1-800-384-0709

GET CASH AT AN ATM:
1. Check your Card and show your PIN.
2. Withdraw cash up to \$500 per ATM.
3. To activate, call 1-800-384-0709.
\$5 per year ATM service upgrade fee.

NO FEES for program purchases:
1. Simple card.
2. Select "Cash" at the register.
3. Tap your PIN.



Prestige Wallet Card

| PRESTIGE WALLETS CARD | | | |
|-----------------------|---------------------|---------------------|-----------------|
| Card Type | Card Name | Card Number | Cardholder Name |
| Debit | Prestige Debit Card | 5285 1700 0000 0000 | CARDBOY |
| Cardholder Name | Company Name | Company Address | Company Phone |
| Company Name | Company Address | Company Phone | Company Fax |

How to avoid business fees:
1. Use your card for all business expenses.
2. Avoid cash advances.
3. Avoid cash on delivery transactions.
4. Avoid cash on hand transactions.
5. Avoid cash on order transactions.
6. Avoid cash on invoice transactions.
7. Avoid cash on receipt transactions.
8. Avoid cash on bill transactions.
9. Avoid cash on bill of exchange transactions.
10. Avoid cash on bill of lading transactions.
11. Avoid cash on bill of sale transactions.
12. Avoid cash on bill of materials transactions.
13. Avoid cash on bill of inventory transactions.
14. Avoid cash on bill of goods transactions.
15. Avoid cash on bill of services transactions.

MasterCard Usage Fees:
1. Simple card
2. Select "Cash" at the register
3. Tap your PIN

MasterCard Cardholder Agreement:
1. Select "Cash" at the register
2. Tap your PIN

Cardholder Agreement

Prestige Cardholder Folder



Prestige Release Poster

Signature Receipt

“I understand and agree that I have received my funds on a Prepaid Debit Card and have also received the Cardholder Agreement containing the terms of use for the Prepaid Debit Card. I understand that use of this Card constitutes acceptance of all the terms and conditions set forth in the Cardholder Agreement and that I can immediately remove my funds from the Prepaid Debit Card without charge as written in the Cardholder Agreement.”

Signature X _____

On occasion, we receive complaints by the Cardholder alleging they have not received their Cardholder Agreement and/or did not agree to receive the Card.

- By requiring a Signature Receipt, Facilities can protect themselves from allegations surrounding receipt of Cardholder Agreement.
- If you are currently a Facility that has a Signature Receipt policy in place, we only ask that you provide Numi with an initial copy for our records and any additional copies upon Numi’s request.
- If you are NOT a Facility with this policy currently in place and your IT cannot implement, contact your Software Provider as they may be able to assist you.
- If your Software Partner cannot assist you, Numi is happy to work with you on how best to implement.
- If part of your process includes checking newly released inmates out via a Booking Sheet, we recommend adding verbiage to that sheet and/or designated release form.
- If your Facility wishes to tackle differently, please provide Numi with a copy and any additional copies upon request.

Signature Receipt - APPROVED Verbiage

Help Ensure Compliance with Federal and State Banking Regulations



Upgrade to a permanent, reloadable card. Call the number below for more information. Call the number below for more information.

Card Usage Tip

1. Use your card for all purchases and ATM withdrawals.

2. Do not use your card for cash advances.

3. Do not use your card for recurring payments.

4. Do not use your card for ATM withdrawals at international locations.

5. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

6. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

7. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

8. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

9. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

10. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

How to Avoid Service Fees

1. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

2. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

3. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

4. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

5. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

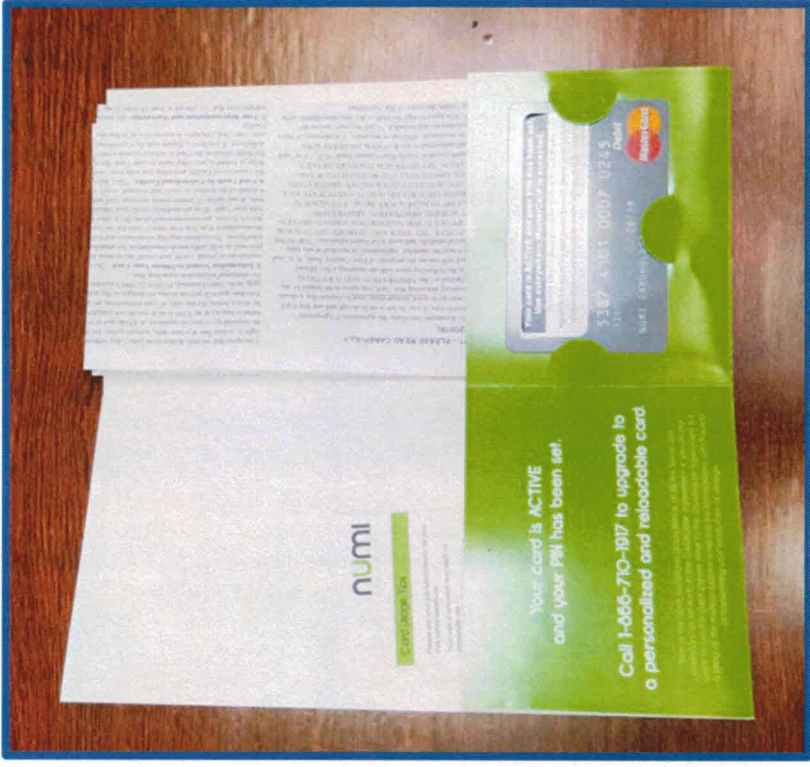
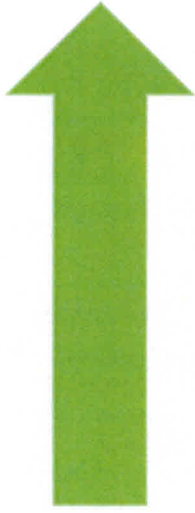
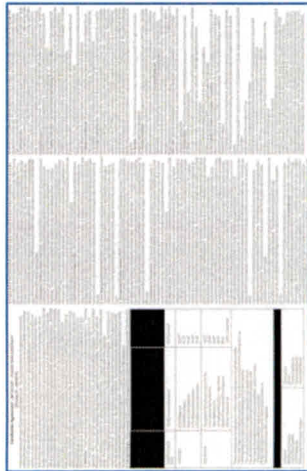
6. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

7. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

8. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

9. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.

10. Do not use your card for ATM withdrawals at ATM locations that do not accept American Express.



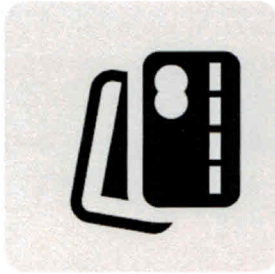
The folder must contain these items to help ensure compliance.

1. Prestige Prepaid MasterCard.
2. MANDATORY inclusion of Cardholder Agreement - by law, every Prestige Prepaid MasterCard must be accompanied with the Cardholder Agreement.

3. Card Usage Tip Wallet Card

Everything in one place provides a smoother release and re-entry process for inmates.

Support - Debit Cards and T&C Inventory Management



The Inmate Debit Release cards and the associated T&Cs will be **automatically** replenished.

Numi Financial will make every effort to keep each facility at a 4-week supply.

With over 500 facilities on the automated system, we have no doubt in its reliability!




Note: For the first few weeks, expect to receive smaller shipments more frequently, until the automated system adapts to your facility's card usage rate.

| Section | Text |
|---|---|
| <p>Cardholder Agreement</p> <p>This card is issued to you by Numi Financial, a subsidiary of Numi Financial, Inc. ("Numi"). This card is subject to the terms and conditions of this Cardholder Agreement, which are incorporated into the terms and conditions of the applicable Cardholder Agreement. You agree to be bound by the terms and conditions of this Cardholder Agreement, which may be amended or modified from time to time without notice to you. You agree to indemnify and hold Numi harmless from and against all claims, damages, losses, and expenses, including reasonable attorneys' fees, that may be asserted against or incurred by Numi in connection with this Cardholder Agreement.</p> | <p>Cardholder Information</p> <p>Name: John Smith Account Number: NCVHLC4 Expiration Date: 09/18</p> |
| <p>Cardholder Information</p> <p>Name: John Smith Account Number: NCVHLC4 Expiration Date: 09/18</p> | <p>Cardholder Information</p> <p>Name: John Smith Account Number: NCVHLC4 Expiration Date: 09/18</p> |
| <p>Cardholder Information</p> <p>Name: John Smith Account Number: NCVHLC4 Expiration Date: 09/18</p> | <p>Cardholder Information</p> <p>Name: John Smith Account Number: NCVHLC4 Expiration Date: 09/18</p> |

YOUR MONEY. NOW.

- 1 PIN**
Ask for your PIN
- 2 START TODAY**
Your card is active, start using today.
- 3 USE EVERYWHERE**
Some transactions have fees, read your Cardholder Agreement to avoid unnecessary charges.
- 4 UPGRADE AND RELOAD**
Upgrade to a personalized reloadable card.

Call the number on the back of your card to learn more.

MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. ©2014 numi Financial, Inc. All rights reserved.

Wallet cards and posters are available in English and Spanish. They ship within 48 hours of order from our distribution center in Stacy, MN.

Important: The wallet cards and posters are **NOT** automatically replenished. Please email Corrections@numifinancial.com to re-order.

Card Usage Tips

Please ask your Jail Administrator for your PIN before departure.
Your card is activated and ready for immediate use.

Toll Free Phone Support:
1-800-384-4422


GET CASH AT AN ATM:

- Insert your Card and enter your PIN.
- Choose "Checking" as the account type to withdraw.
- Enter the amount to be withdrawn. *\$2.00 plus ATM surcharge fee may apply.

NO FEE for signature purchases:

- Sign your receipt.

Please keep this guide in the wallet that you keep your card.



How to avoid Service Fees:

- Do not lose your funds to fees! Your card will incur the first **monthly account maintenance fee** 5 days after card activation.
- Go online to www.numicard.com and sign up for an online account. You will be able to transfer money to your bank account anytime at no charge.
- NO FEE** for cash back at cashier!

- Swipe card
- Select "Debit" at the register.
- Enter PIN.
- Select amount of cash back and select Enter or Submit.

Notable Card Usage Fees

| | | |
|---|-------------------|--------|
| Monthly Account Maintenance | \$3.00 | No Fee |
| Real Purchase (PIN - select "Card") | No Fee | No Fee |
| Real Purchase (Signature - select "Card") | No Fee | \$2.00 |
| ATM Withdrawal | \$1.00 | No Fee |
| Bank Over the Counter Withdrawal | No Fee | No Fee |
| Lost Customer Service | \$1.00 (one time) | No Fee |
| Advanced Customer Service | \$1.00 (one time) | No Fee |

*Please refer to charge card terms & conditions for applicable fees.

Facility Overview - Limits

| Limit Description | Limit |
|---|--|
| Minimum Load | \$.01 |
| Maximum Load | \$9,500.00 |
| Maximum # of Loads (Cards are NOT reloadable) | 1 |
| ATM Daily Withdrawal Limit | \$1,000 - Some ATMs may have limits on the amount of cash withdrawal. |
| Bank-Over-The-Counter Withdrawal Daily Limit (Cash Advance) | \$5,000 - Some banks may have limits on the amount of cash withdrawal. |

Refer to Terms & Conditions for most updated limits associated with the Inmate Debit Release Card

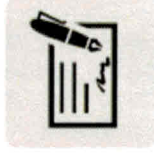
Program Fees

| | RC-PRES-7C-FCBGA |
|---|--|
| Administrative Fees | |
| Grace Period (days) for service fee | 5 |
| Weekly Account Maintenance | n/a |
| Monthly Account Maintenance | \$5.95 |
| Paper Statement | \$3.00 |
| Online Statement | No Fee |
| Card Balance Refund Fee - Paper Check | \$9.95 * |
| Inactivity Fee | n/a |
| Grace Period (days) for Inactivity Fee | n/a |
| Card, Materials, Initial Load & Activation Replacement Card | n/a |
| Spending and Getting Cash | |
| PIN POS Purchase | No Fee |
| PIN POS Purchase - International | No Fee |
| PCS Signature | No Fee |
| PCS Signature - International | No Fee |
| Decline of Transaction | \$0.95 |
| Decline of Transaction - International | \$0.95 |
| ATM (MoneyPass) (Surcharge FREE ATM) | NO |
| ATM | |
| ATM-International | \$2.95 - Additional ATM surcharge fee may apply. |
| ATM-Balance Inquiry | \$4.95 - Additional ATM surcharge fee may apply. |
| ATM-Balance Inquiry International | \$1.50 |
| Declined ATM Transaction | \$1.50 |
| Cash Back at POS | \$1.95 |
| Card to Bank Funds Sharing | No Fee |
| Bank Over the Counter Withdrawal (Cash Advance) | No Fee |
| Card to Card Transfer | No Fee ** |
| Foreign Transaction Fee | n/a |
| Stop Payment Fee for ACH Debit/Preauthorized Payment Transactions | 3% |
| ACH Debit/Preauthorized Payment Transaction Decline Fee | n/a |
| Bill Pay | n/a |
| Direct Deposit | n/a |
| Customer Service | |
| Automated Customer Service (VRU) - Cost per call | n/a |
| Automated Customer Service (VRU) - Number Free per month | \$0.50 |
| Live Customer Service - Cost per call | 3 |
| Live Customer Service - Number Free per month | No Fee |
| Limits | |
| Maximum Load | n/a |
| Minimum Load | \$9,500.00 |
| | \$0.01 |

*Card Balance Refund By Paper Check - If cardholder does not wish to use this Card, within five (5) days after the date they received the Card, they may go to www.numiprestige.com to request that a check be mailed to them at no cost for the amount loaded on this Card. By accepting and using the Card, they agree to be bound by the terms and conditions contained in the Cardholder Agreement.

**No fee is currently charged to cardholders for Bank Over the Counter Withdrawal. Numi and the issuing bank may, in their discretion, determine to impose on the cardholders a fee not to exceed \$5.95 for such service. The applicable fee will be reflected in the cardholder agreement and on the card sticker provided to the Facility for distribution to the inmates upon their release.

Free Card Liquidity Options



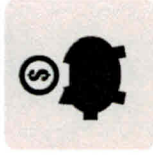
CHECK REQUEST

Request a check to be mailed within first 5 days AND before performing any financial transactions.*



ONLINE ACCOUNT TRANSFER

Transfer the card balance to an existing bank account.



BANK OVER-THE-COUNTER WITHDRAWAL

Withdraw account balance at a participating bank.



PIN CASH BACK

Select the cash back option at retail registers.**

*Use of this card is voluntary. Prior to performing any transaction with the card and within the first five (5) calendar days, cardholder may elect to not use this card and request a check be mailed by calling 1-800-284-1990 or visiting www.numilogin.com. Checks will be mailed via standard USPS mail at no cost for the amount loaded to the Card.

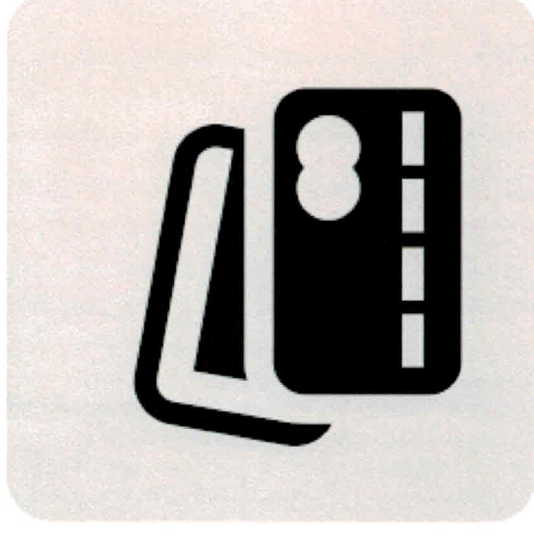
Purchases at a cashier:

Use as a MasterCard. Signature purchases are FREE!

1. Swipe the card
2. Select “Credit”
3. Sign the receipt

PIN purchases are FREE!

1. **Cash Back** is optional – Cash back at grocery chains for various amounts, and Walmart will give up to \$200 cash back without a fee
2. Swipe the card
3. Select “Debit” and enter 4-digit PIN
4. For cash back, enter the amount (this will be added to the purchase total)
5. No signature required, take the cash and receipt

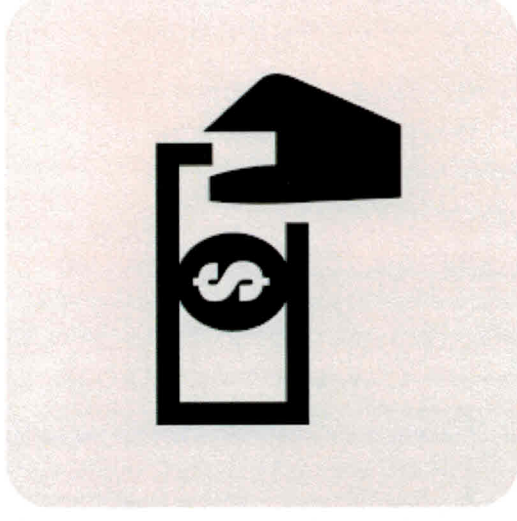


How to get cash off of card:

Using ATM (\$2.95 Fee + ATM surcharge):

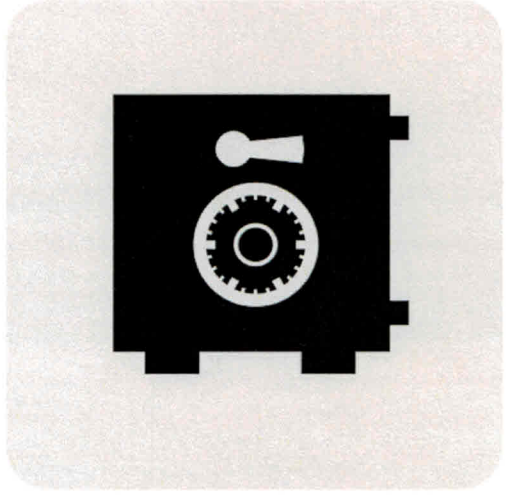
1. Insert the Card and enter the PIN
2. Choose “Checking” as the account type
3. Enter amount (allow for fees/surcharges)
4. Take the cash, card and receipt

Example: \$26 balance - \$20 withdrawal - \$2.95 fee - \$2.50 surcharge = \$0.55 remaining (which can be used towards a purchase)



Performing Over the Counter Cash Withdrawals are FREE!

1. Go to any bank displaying the MasterCard acceptance mark
2. Ask teller for a “Over the Counter Withdrawal”
3. Inform teller of amount to withdraw
4. Take the cash, card and receipt

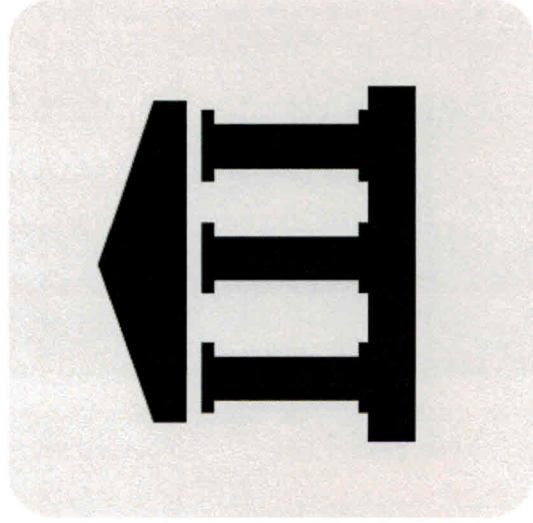


*MasterCard requires that the cards be kept in a **locked and secure area.***

- *Perform periodic inventory.*
- *Report missing inventory immediately to avoid MasterCard audit.*
- *We suggest storing the cards with the jail's blank check stock.*

The cards do not have any value until they are activated and loaded by the Jail Administrator.

Please do not reuse any cards. Please use **Card Destruction Log to track cards that have been destroyed or voided.**




Numi Financial's banking day ends at **6:00pm CST**.

Each day following card loading activity, you will be emailed a "Card Load Summary". This summary has an itemized list of all the cards issued for the previous day. The **TOTAL** of all the card loads on this summary will be deducted from the jail's designated bank account as a single ACH debit.

Your facility has the option to customize the cut off time.

Card Load Summary is sent daily in both PDF and Excel format!



1901 Camino Vida Roble #100, Carlsbad, CA 92008 | (760) 444-5525 Phone / (760) 269-0655 Fax

Card Load Summary

Date : xx/xx/xxxx
 Invoice # : AB_AnyJailUSA_20140422061549
 Any Town/County (Example Only)
 City, St ZIP

| Description | Amount |
|--|-----------------|
| batch date 2014-0x-xx | - |
| First Name MI Last Name 9673 2014-04-21 12:29:39 CDT 70 | \$70.00 |
| First Name MI Last Name9822 2014-04-21 13:18:00 CDT 103.17 | \$103.17 |
| First Name MI Last Name 9814 2014-04-21 13:31:52 CDT 4.97 | \$4.97 |
| First Name MI Last Name 9806 2014-04-21 13:46:03 CDT 18.37 | \$18.37 |
| First Name MI Last Name 9608 2014-04-21 15:03:33 CDT 95.92 | \$95.92 |
| First Name MI Last Name 9616 2014-04-21 16:11:41 CDT 3.41 | \$3.41 |
| First Name MI Last Name 9343 2014-04-21 22:01:45 CDT 2.35 | \$2.35 |
| First Name MI Last Name 9657 2014-04-21 22:10:40 CDT 3.93 | \$3.93 |
| First Name MI Last Name9533 2014-04-21 22:09:33 CDT 20 | \$20.00 |
| First Name MI Last Name 0150 2014-04-21 22:05:47 CDT 19 | \$19.00 |
| First Name MI Last Name 9475 2014-04-21 22:07:11 CDT 14.05 | \$14.05 |
| Total | \$355.17 |

An ACH debit from your designated account will be processed today for the total balance due. Please allow at least 1 - 2 banking days for this withdrawal to clear.

Thank you for choosing Numi Financial. We appreciate your business.

Accounting & Reporting - Jasper Access

Additionally we have a self-serve portal to access your activity. All we need is your e-mail and you will be given credentials.

The screenshot displays a web browser window with the URL `https://reports.numifinancial.com/jasperserver/flow.html?_flowId=viewReportFlow&reportUnit=%2F1`. The page title is "Demo Corrections Daily Detailed" and it shows a report for "Demo Facility (Demo_TID)" dated 2013-10-06 18:00:00 US Central. The report lists transactions for "John Doe" with columns for Customer Name, Last 4 of Card, Transaction Date, Amount, and Transaction Type. The total transactions are 12, with a total amount of \$689.26.

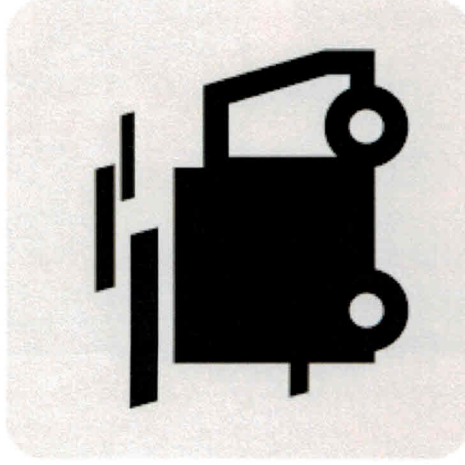
| Customer Name | Last 4 of Card | Transaction Date | Amount | Transaction Type |
|--------------------------------|----------------|----------------------|------------------|------------------|
| John Doe | 6436 | 10/5/13 6:21 PM | \$ 100.00 | Prpd_Add_Funds |
| John Doe | 6444 | 10/5/13 6:22 PM | \$ 1.00 | Prpd_Add_Funds |
| John Doe | 6451 | 10/5/13 6:24 PM | \$ 334.26 | Prpd_Add_Funds |
| John Doe | 6469 | 10/5/13 6:26 PM | \$ 2.00 | Prpd_Add_Funds |
| John Doe | 6477 | 10/5/13 6:29 PM | \$ 1.60 | Prpd_Add_Funds |
| John Doe | 6485 | 10/5/13 6:30 PM | \$ 11.00 | Prpd_Add_Funds |
| John Doe | 6493 | 10/5/13 6:32 PM | \$ 61.00 | Prpd_Add_Funds |
| John Doe | 6501 | 10/5/13 8:40 AM | \$ 25.00 | Prpd_Add_Funds |
| John Doe | 6519 | 10/6/13 9:54 AM | \$ 20.00 | Prpd_Add_Funds |
| John Doe | 6527 | 10/6/13 2:03 PM | \$ 0.31 | Prpd_Add_Funds |
| John Doe | 6535 | 10/6/13 5:42 PM | \$ 3.18 | Prpd_Add_Funds |
| John Doe | 6543 | 10/6/13 5:44 PM | \$ 29.91 | Prpd_Add_Funds |
| Sub Total Transactions: | | | \$ 689.26 | |
| Total Transactions: | 12 | Total loaded: | \$ 689.26 | |

Monday 07 October 2013

Page 1 of 1

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Maintenance Windows

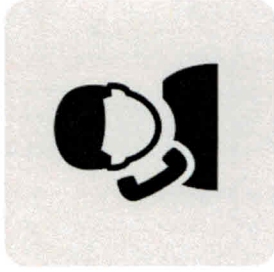


Numi has a standing maintenance window on Wednesdays from 10 PM to 12AM CDT.

Additionally FIS, our processor, has a standing maintenance window on Sundays from 2AM to 6AM CDT.

Please feel free to continue loading cards during these windows, however it is possible you may experience intermittent service.

Should you experience any issues outside of these windows, please call our Jail Support Hotline (888) 232-0898 or e-mail us at JailSupport@numifinancial.com.



Numi Financial offers 24/7 customer service to cardholders!

- *Phone number conveniently placed on back of each card
(800-284-1990)*
- *Live Support available (English and Spanish speaking representatives)*
- *USA based operators*
- *Lost/Stolen card support*
- *PIN reset assistance*



**Numi Financial offers 24/7 Jail
Administrator support!**

(888) 232-0898

or

JailSupport@numifinancial.com

or

Karen Mossman

kmossman@numifinancial.com

(760) 444-5525 x1917

Mon-Fri 8am-5pm PST

Numi Cheat Sheet

YOUR MONEY. now.

- 1 PIN**
Ask for your PIN
- 2 START TODAY**
Your card is active, start using today.
- 3 USE EVERYWHERE**
Some transactions have fees. Read your Cardholder Agreement to avoid unnecessary charges.
- 4 UPGRADE AND RELOAD**
Upgrade to a personalized reloadable card.

Call the number on the back of your card to learn more.







numi FINANCIAL

Card? Better.™

Please ask your card administrator for your cardholder agreement and look for restrictions, fees, and restrictions.

24/7 Free Phone Support:
1-800-304-4415

Get faster service with your numi Debit MasterCard™ at the numi app. All card features are subject to the restrictions, limitations, and terms of the cardholder agreement.

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PRESTIGE

5387 1234 5678 9012 Debit
5387

John Smith
NCVHLC4

09/18



| Account Number | Account Type | Account Status | Account Balance | Account History |
|---------------------|------------------|----------------|-----------------|-----------------|
| 1234 5678 9012 3456 | Debit MasterCard | Active | \$1,234.56 | 09/18 |

- Provide balance
- Provide 4-digit PIN = MMDD (if birthday is December 21st, then PIN is 1221)
- Provide Cardholder Agreement
- Provide Wallet Card
- Advise cardholder the card is active and ready for immediate use.

Jail Support Hotline - (888) 232-0898 or JailSupport@numifinancial.com

Numi Account Rep - Karen Mossman
kmossman@numifinancial.com or 760-444-5525 x1917



Cardholders can upgrade to a personalized and reloadable card by calling our 800#.

Funds will automatically transfer funds from their Numi Prestige Card to their upgraded, personalized, and reloadable Forefront Connect Debit Card.

Benefits include:

- Unlimited purchase transactions
- Direct Deposit paychecks or government benefits
- Remote Check Deposit
- Mobile banking via Mobile App
- Bill Pay
- Text and E-Mail Alerts

Call 1-866-870-7642 to learn more.

Ask about our complimentary add-on products



ICE Transfer Program

- No weekly fees for 24 months.
- Inmate can withdraw funds and use card in their native country.
- This Secondary Card Program is **FREE** to the corrections facility.



Friends and Family Program

- Inmate can provide funds to Friends and Family while incarcerated.
 - Spouse
 - Dependents
 - Family
 - Friends
- This Secondary Card Program is **FREE** to the corrections facility.



Re-Entry Prepaid Mastercard

- Coming Soon!
- The right financial tools for Parolees to succeed as they re-enter society and the workforce.
- Agency can monitor payroll, spending history, and withdrawals.
- Includes robust financial education program and mobile app.
- Provides immediate benefits of a bank account when they are released.

Cardholder Agreement - IMPORTANT – PLEASE READ CAREFULLY
(REPUBLIC Prestige 7C - 06/15/2017 - RC-PRES-7C-RBTC, Version 1.1)

Terms and conditions for Numi Prestige® Prepaid MasterCard®. This document constitutes the agreement ("Agreement") outlining the terms and conditions under which the Card has been issued to you. **IF YOU DO NOT WISH TO ACCEPT THIS CARD, YOU CAN OBTAIN YOUR MONEY FROM THE CARD FOR FREE SO LONG AS YOU DO NOT USE YOUR CARD AND WITHIN FIVE (5) DAYS OF RECEIVING THE CARD, CALL 1-855-829-0050 OR LOGIN ONLINE AT WWW.PRESTIGELOGIN.COM TO REQUEST THAT A CHECK BE MAILED. YOU CAN ALSO OBTAIN YOUR MONEY FOR FREE BY TRANSFERRING THE FUNDS TO AN EXISTING BANK ACCOUNT; SPENDING THE FUNDS WITHIN FIVE (5) DAYS OF RECEIVING THE CARD; OR PERFORMING A BANK OVER THE COUNTER WITHDRAWAL. Please see the Fees and Limitations section for additional options for using your funds. By using the Card, you thereby agree to be bound by the terms and conditions contained in this Agreement.** This Card will remain the property of Republic Bank & Trust Company, Member FDIC and must be surrendered upon demand. This Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

1. DEFINITIONS - "Card" means the Numi Prestige® Prepaid MasterCard® issued to you by Republic Bank & Trust Company. "You" and "your" means 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 Republic Bank & Trust Company, our successors, affiliates or assignees. For purposes of these disclosures, our "business days" are Monday through Friday. Legal holidays are not included. "Card Account" means the records we maintain to account for the value associated with the Card. You agree to sign the back of the card immediately upon receipt.

2. YOUR CARD - Your Card is not a credit card. No interest is, or will be, paid on the balance of the Card.

The Card is a prepaid card that has been provided pursuant to the Prestige Inmate Release Card Program. The Card allows you to access funds on the Card. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The funds on your Card are FDIC insured up to the limits provided by law.

3. FEES AND CHARGES - When using the Card you will be charged the fees listed in the Fee Schedule below (the "Fee Schedule").

| | | |
|------------------|--|---|
| NO FEE SERVICES | Card-to-Bank Funds Transfer POS Purchase (PIN or Signature) Cash Back at a Merchant (PIN) Online Balance Inquiry Via www.prestigelogin.com Online Self-Service Via www.prestigelogin.com Bank Over the Counter Withdrawal Automated (VRU) Balance Inquiry Call Fee Live Customer Service Call Fee Written History (mailed) | No Fee No Fee No Fee ¹ No Fee No Fee No Fee ² No Fee No Fee No Fee |
| MAINTENANCE FEES | Monthly Account Maintenance | \$5.95 per month ³ |
| ATM FEES | ATM Withdrawal ATM-Balance Inquiry Declined ATM Transaction ATM Withdrawal-International ATM-Balance Inquiry International | \$2.95 ^{4,5} \$1.50 ⁴ \$1.95 ⁴ \$4.95 ^{4,5} \$1.50 ⁴ |
| OTHER FEES | Card Balance Refund Fee – Paper Check Denial of Transaction (PIN or Signature) Foreign Transaction Fee | \$9.95 ⁶ \$0.95 3.00% of transaction |

¹ Some merchants may not participate or will have limits on the amount of cash back available.

² Banks may have additional limits and fees.

³ First Monthly Account Maintenance charge occurs 5 days after receiving the card.

⁴ You may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete one.

⁵ Some ATMs may have limits on the amount of cash withdrawal.

⁶ Charged when the cardholder requests account closure. Free during 5-day grace period after activation so long as the card has not been used.

You agree that we may deduct from your Card, without notice, all fees listed in the Fee Schedule. We reserve the right to collect fees at a later date, without notice, for fees not deducted because of insufficient funds. Other fees may be imposed by owners or operators of ATMs and of POS equipment and they may impose an additional fee for a balance inquiry at an ATM even if you do not complete a transaction. In the event of technical difficulty, there may be delays before the amounts of your transactions are posted to your Card. We reserve the right to revise the Fee Schedule and will provide notice of changes to the extent required by applicable law. Please see www.prestigelogin.com, write Numi Financial, PO Box 235889 Encinitas, CA 92023-5889, or call customer service at 1-855-829-0050 for additional information regarding fees.

4. CARD LOADS BY CORRECTIONAL FACILITY - The Card is a prepaid card where funds can only be loaded one time by the Correctional Facility providing you with your Card. There is a maximum card balance of \$9,500. We have no obligation to you in the event that there is a delay or failure in providing funds to your Card. We may deduct, or designate a third party to cause a deduction, from the funds stored on the Card in order to correct a previous error or overpayment to you. You hereby authorize such deductions. If you have a dispute with the Correctional Facility about the amount that the Correctional Facility loads onto your Card, you agree to not involve us in that dispute and to resolve that dispute solely with the Correctional Facility.

5. PERSONAL IDENTIFICATION NUMBER ("PIN") - A Personal Identification Number ("PIN") is assigned to your Card. The correctional facility will inform you what your PIN number is to (i) obtain cash from any Automated Teller Machine ("ATM") or (ii) use it at any Point-of-Sale (POS) device which requires entry of a PIN that bears the MasterCard, MoneyPass, NYCE or Pulse brand. All ATM transactions are treated as cash withdrawal transactions. Fees may apply. See the Fee Schedule. You should not write or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should call us immediately at 1-855-829-0050. If you lose your PIN you may contact Cardholder Customer Service, Customer Support 1-855-829-0050 to have the PIN reset.

6. TRANSACTION LIMITS:

| TRANSACTION TYPE | DAILY DOLLAR AMOUNT | DAILY TRANSACTION LIMIT |
|----------------------------------|----------------------|-------------------------|
| PIN or Signature (POS) Purchase | Current Card Balance | 30 |
| ATM Withdrawal | Current Card Balance | 20 |
| Bank Over the Counter Withdrawal | \$2,500 | 10 |
| Card to Bank Funds Transfer | Current Card Balance | 4 |

We reserve the right to modify the Transaction Limits from time to time. We will notify you of any change in the Transaction Limits as may be required by law. For security purposes, we may impose additional Transaction Limits on your Card and you will be advised of such limitations to the extent required by applicable law.

7. USING YOUR CARD - You agree that you will: (i) not use the Card at gambling websites, to purchase illegal goods or services or in any other illegal manner; (ii) promptly notify us of any loss or theft of the Card. We may refuse to process any transaction that we believe violates this Agreement.

You may use your Card to make purchases from merchants or withdraw cash from automated teller machines or cash machines that display the network logos that appear on the back of your Card. We may impose restrictions on your Card at any time, including restrictions on (a) the number of transactions allowed per day; (b) the dollar amount of the transaction; and (c) your ability to use the Card at an ATM. See the Transaction Limits section for more information. Certain types of merchants and purchases (such as restaurants, rental cars, hotels, purchase of gas at an automated fuel dispenser) preauthorize transactions for amounts greater than the actual amount of the purchase. This results in a hold on (inability to use) your Card's funds for the amount indicated by the merchant until the merchant sends us the final payment amount of your purchase.

We do not extend credit, so if your Card account balance becomes negative, you agree to pay us the amount immediately, without further demand. Unusual or multiple purchases may prompt a merchant inquiry or Card suspension to allow us to investigate such unusual activity.

8. EXPIRATION DATE - AVAILABLE FUNDS DO NOT EXPIRE:

While there is a Card expiration date embossed on the front of your Card, the funds on your Card do not expire. You may not use your Card after the expiration date, but if you do not use the full amount on your Card by the expiration date, you can get a Replacement Card by visiting www.prestigelogin.com or calling 1-855-829-0050. You may also request a check be mailed to you, but a fee may apply if you request a check. See the Fee Schedule for more information regarding fees.

9. ADDING VALUE TO THE CARD - The Card is a prepaid card where funds can only be loaded one time by the Correctional Facility providing you with your Card. To acquire a reloadable card, please call 1-855-829-0050 to apply for a personalized and reloadable card.

10. FOREIGN TRANSACTION FEE - If you use the Card outside the US, you may be personally responsible for all transactions initiated and fees incurred by use of your Card. If you initiate a transaction on a currency other than US Dollars or in a country other than the United States, or make a purchase from a merchant using a bank that uses currency other than US Dollars, this will be considered a foreign transaction. Transactions in a currency other than US Dollars are converted to US Dollars using the currency conversion rate used by MasterCard, which is either a wholesale market rate or the government-mandated rate in effect one day prior to the processing date for the transaction. The current conversion rate used by MasterCard on the processing date may differ from the rate in effect on the transaction date or on the date that the transaction posts to your Card Account. See the Fee Schedule for Foreign Transaction Fee that will be assessed for transactions made outside the U.S.

11. ACCOUNT BALANCE AND TRANSACTION HISTORY - You should keep track of the amount of available funds on your Card. You can obtain your account balance free of charge at any time online at www.prestigelogin.com, or calling 1-855-829-0050. You may also view up to 60 days of your account transaction history online at any time free of charge, or request a written transaction history be mailed to you by calling 1-855-829-0050 or writing P.O. Box 235889 Encinitas, CA 92023-5889. You will be charged a fee for each request you make for a written history of your transactions. See the Fee Schedule for details.

12. LIABILITY - Generally, we will complete transactions as instructed and in accordance with our Agreement with you. We are not be liable for failing to complete a transaction, for instance:

- (1) If, through no fault of ours, your Card funds are insufficient for the transaction or are unavailable for withdrawal;
- (2) If the terminal or system was not working properly;
- (3) If circumstances beyond our control prevent the transfer, despite reasonable precautions that we have taken;
- (4) If a merchant refuses to honor the Card;
- (5) Failures or malfunctions attributable to your equipment, any interest services or payment system;
- (6) If we have suspended your card, or have reason to believe the transaction wasn't authorized by you;
- (7) If any ATM where you are making a cash withdrawal does not have enough cash;
- (8) If there is a hold on your funds or your funds in your Card Account are subject to legal process or other encumbrance restricting their use; or
- (9) As otherwise provided in this Agreement.

TO THE EXTENT PERMITTED UNDER APPLICABLE LAW, IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES AND, TO THE EXTENT PERMITTED BY APPLICABLE LAW, SHALL BE FURTHER LIMITED BY THE TOTAL AMOUNT LOADED ON THE CARD ACCOUNT. IN NO EVENT WILL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. UNLESS OTHERWISE REQUIRED BY LAW OR THIS AGREEMENT, WE WILL NOT BE LIABLE TO YOU.

13. PRIVACY AND DATA PROTECTION - 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") as permitted by applicable law.

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.

14. MASTERCARD ZERO LIABILITY POLICY AND UNAUTHORIZED TRANSACTIONS - Under the MasterCard rules, you will have no liability for a transaction that was not authorized by you if you exercised reasonable care in safeguarding the Card from risk of loss or theft, and, upon becoming aware of such loss or theft, promptly reported such loss or theft to us by calling us at the number stated above (the "MasterCard Zero Liability Policy"). To report a lost or stolen card or an unauthorized transaction, call 1-855-829-0050. The MasterCard Zero Liability Policy is subject to change without notice and changes made by MasterCard will automatically apply to your Card.

15. OTHER 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. This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter. 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 Kentucky except to the extent governed by federal law.

16. AMENDMENT AND CANCELLATION - We may amend or change the terms of this Agreement at any time without prior notice to you except as required by 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 a change without prior notice. We may cancel or suspend your Card or this Agreement at any time without prior notice to you except as required by applicable law. You may cancel this Agreement by returning the Card to us or by calling 1-855-829-0050. Cancellation or termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. Should your Card be closed, upon your request we will issue you a check for all remaining funds after deducting any fees, charges, and outstanding transactions.

17. TELEPHONE MONITORING/RECORDING - From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service as required by applicable law.

18. UNCLAIMED PROPERTY - If we have no record of Card activity for one or more years, applicable law may require us to report and pay any unclaimed funds associated with the Card as unclaimed property. If this occurs, we may try to locate the owner of the Card at the mailing address shown in our records. We will not have your mailing address unless you call 1-855-829-0050 to register your Card and provide your Card address. If we are unable to locate you, we may be required to deliver the unclaimed funds to the appropriate governmental agency.

19. ISSUING AND TRADEMARK INFORMATION - The Numi Prestige® Prepaid MasterCard® is issued by Republic Bank & Trust Company, Member FDIC, pursuant to license by MasterCard International Incorporated. MasterCard® is a registered trademark of MasterCard International Incorporated. See the Cardholder Agreement including Fee Schedule details.