



Global Cash Card Enrollment and Authorization

- Time-sheet received by 2:30pm, GCC loaded by approximately 5:00pm
- Times subject to change without notification. The times are Eastern Standard Times).
- ***Administrative fee \$2.00 per deposit-effective 1/1/2017

First Name:	
Last Name:	
Address:	
City:	
State:	
Zip:	
Social Security Number	DOB:

Please mark ONE of the following to receive an automatic email/text/phone notification alert for funds loaded to card.

E-mail:	
Cell Phone:	****Wireless Provider Name:
Phone:	

I authorize Elite Nursing Staffers to initiate credit entries and, if necessary, to initiate any actions to reverse or correct an erroneous credit entry to my Global Cash Card account with Meta Bank for the purpose of automatically depositing funds into my account.

I understand that this authorization replaces any previous authorization and will remain in full force and effect until the aforementioned company has received written notification from me of its termination in such time and in such manner as to afford the aforementioned company and Meta Bank a reasonable opportunity to act on it.

I have read the GLOBAL CASH CARD CARDHOLDER AGREEMENT AND DISCLOSURE.

Signature: _____

Date: _____

For Office Use Only:

Card #:	Date Card Mailed:
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GLOBAL CASH CARD PREPAID ATM CARD
CARDHOLDER AGREEMENT AND DISCLOSURE
PAYCARD
EFFECTIVE JUNE 1, 2008

IMPORTANT PLEASE READ AND KEEP FOR FUTURE REFERENCE

This document constitutes the agreement ("Agreement") outlining the terms and conditions under which a GLOBAL CASH CARD Prepaid ATM Card has been issued by U.S. Bank. Card member services are provided by World Processing, Ltd. (Global Cash Card) who is an authorized representative of U.S. Bank. By accepting, using, or funding the GLOBAL CASH CARD Prepaid ATM Card, or by allowing any other person to use your card, you agree to be bound by the terms and conditions of this Agreement. In this Agreement, card means the GLOBAL CASH CARD Prepaid ATM Card issued to you by U.S. Bank. "We," "us," and "our," mean U.S. Bank, our successors, affiliates or assignees.

CARD DESCRIPTION AND USES

The card is a re-loadable Prepaid ATM Card. The card accesses a special account that accesses funds in such account. The card is not directly linked to any other checking or credit card account. The card is not a credit card. No interest will be paid on the balances transferred to the card account. Accounts are FDIC insured. This card is our property and must be returned to us upon our request. Improper use of the Card will result in immediate suspension of its use. You may cancel this card and agreement at any time by notifying us in writing and returning your card to us at 7 Corporate Park Ste 130 Irvine, CA 92606. We may cancel this card and agreement at any time upon notification to your last known address. In the event of cancellation, we will issue a check to you for the remaining balance on the card to you within thirty-days (30) of notification subject to the Fee Schedule. Cancellation will not affect our rights or your obligations arising from this agreement prior to terminations.

SECURITY LIMITATIONS

Your Prepaid ATM Card can be used as a PIN based card when using a PIN based card you will choose a personal identification number (PIN) to prevent unauthorized use of the card. This PIN will be used to authorize transactions on the card. You agree:

- Not to disclose the PIN to anyone or record it on the card or otherwise make it available to anyone else.
- To promptly notify us of any loss or theft of the card or PIN.
- To be liable for any transactions made by a person you authorize or permit to use the card/PIN.
- The minimum value that can be added to the card is ten dollars (\$10.00).
- ATM withdrawals cannot exceed one thousand dollars (\$1,000.00) in a 24 hour period.
- Purchases cannot exceed two thousand five hundred dollars (\$2500.00) in a 24 hour period.
- Your ATM withdrawal limit is (\$500.00) per transaction (If ATM allows it).
- You may not exceed five (5) ATM transactions in a 24 hour period.
- You may be denied use of the card if you:

1. Exceed the daily ATM withdrawal limit (and/or the 5 transaction limits).
2. Do not have adequate funds in your account.
3. Do not enter the correct PIN (Personal Identification Number).
4. Exceed the frequency of usage limitation.

AVAILABILITY OF FUNDS

You can visit www.globalcashcard.com or call (866) 395-9200 or if outside the US call (949)751-0360 to check your card balance 24 hours a day seven days a week. Card loads done with cashiers checks or postal money orders will be made available once they have cleared the bank (please make sure all checks are made payable to Global Cash Card). Funds deposited using your existing checking or savings account through www.globalcashcard.com may require at least ten business days to be available on your card. Direct deposit loads or government issued checks will be made available immediately after funds are collected.

DEDUCTION OF FEES

You agree that we may deduct from this account, without notice, all fees incurred as outlined in the attached Fee Schedule. You also agree that we may deduct fees for services you may request that are not included in this disclosure or our schedule of fees. We will not be liable for dishonoring any transactions presented for payment because of insufficient funds being in the account as a result of deducting fees. However, we reserve the right to collect fees at a later date, without notice, for non-deducted fees because of insufficient funds. There may be other fees imposed by the owners of ATM's and Point-of-Sale equipment.

VERIFICATION OF TRANSACTIONS

You are entitled to receive a transaction record or receipt at the time you use the card at an electronic terminal or ATM. Your transactions will also be listed online at www.globalcashcard.com and are available via our toll free telephone (866)395-9200. You agree that we may provide statements and other notices, hereunder electronically at www.globalcashcard.com. You may also choose to receive information by calling (866)395-9200. This information includes statements, amendments to this Agreement, including any changes to the Cardholder fees and terms and conditions of your use of the card and any other disclosures.

FAILURE TO COMPLETE TRANSACTIONS

You agree that we are not liable to complete transactions under the following:

- Adequate funds have not been supplied by you.
- Funds are not "collected" by the issuer.
- The ATM does not have enough cash.
- The electronic terminal/ATM is faulty.
- Natural disasters, fire, communication system failure and/or computer failure.
- Accesses to your funds are on hold.
- A merchant refuses to accept your card.
- An act of government, police, legal process or court order.

FOREIGN TRANSACTIONS

When you use or obtain funds (or make purchases) in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by the Network into an amount in the currency of your Card. The Network will establish a currency conversion rate for this convenience. This percentage amount is independent of any amount taken by the issuer in accordance with the following section of these Terms and Conditions. If you obtain your funds in a currency other than the currency in which your Card was issued, the issuer may increase the currency conversion rate and will retain this amount as compensation for its services. This charge is independent of the currency conversion rate established by the Network.

RETURNS AND REFUNDS

You agree to settle all disputes about purchases made using the card with the merchant who honored the card. If you are entitled to a refund for any reason for goods and services obtained with the card, you agree to accept credits to your GLOBAL CASH CARD Prepaid ATM Card.

LOSS, THEFT OR UNAUTHORIZED USE

If your card has been lost or stolen or used without your permission, you must notify us immediately at (866)395-9200. When you notify us by telephone, we may require you to confirm the error in writing to us at 7 Corporate Park Ste 130 Irvine, CA 92606 within ten (10) days of your verbal notification. If you notify us within two (2) days, your liability is capped at \$50.00. If you notify us within sixty (60) days, your liability is capped at \$500.00. After sixty (60) days, any charges incurred become your responsibility. If your card is not lost and fraudulent charges mysteriously appear, the liability clock begins when we notify you of the activity through our online statements.

DISPUTE RESOLUTION

When you believe there are errors regarding any transactions, you must notify us immediately by calling (866)395-9200. You must provide the following information to us:
 ➤ Your name and card number.
 ➤ Details regarding the error.
 ➤ Any other pertinent information.

We will investigate reported charges within ten (10) days and report results to you within three (3) days. Errors will be fixed within one (1) day if our investigation cannot be completed within ten (10) days, we will issue a provisional credit for the disputed amount less fifty dollars (\$50.00).

AGREEMENT TO ARBITRATE ALL DISPUTES

You agree that any and all claims, disputes or controversies arising from the use of the card will be resolved by binding arbitration in accordance with the rules and procedures of one of the following organizations:

IF 120 Main Street Suite 300 Indianapolis, IN 55404 ID-474-2371 www.arbitration-for-um.com	JAMS P.O. Box 50191 Los Angeles, CA 92614 800-448-1660 www.jamsadr.com
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For a copy of procedures or to file a claim, you may contact them as noted above.

NOTICE: Each party has a right to litigate disputes in a court and have a jury decide such claim or dispute. The parties have agreed to resolve all disputes and claims by binding arbitration and have waived all rights to a trial by a court or jury and to participate in any class action.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS

You agree, to the extent permitted by law, that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, directors, officers, members and employees. You agree to the entry of injunctive relief to restrain lawsuit or to remove you as a participant in the suit. You agree to pay our reasonable attorney and court costs in any such action seeking relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually as provided above. This agreement not to bring or participate in a class action suit shall survive the termination of this Agreement.

ASSIGNMENT

You agree that you will not transfer or assign this card or your obligations under this Agreement. You agree that Global Cash Card may assign itself/s under this Agreement.

AMENDMENTS / CHANGES

Unless otherwise required by applicable law, we may change the terms of this Agreement by providing you notice of the change in writing online at www.globalcashcard.com or at our toll free number (866)395-9200.

SEVERABILITY / WAIVER

In the event that any provision of this Agreement is determined to be invalid, illegal or unenforceable, such determination shall not affect the other provisions of this Agreement. Any one-time waiver of any provision of this Agreement will not constitute a continuing waiver of that provision.

GOVERNING LAW

This Agreement shall also governed under the law of the State of Nevada.

PAYMENT TERMS FOR CARDHOLDERS

GLOBAL CASH CARD will deduct transactions fees, as set forth in the Fee Schedule, from the Cardholder Account based upon the attached Fee Schedule upon the execution of the corresponding transaction. GLOBAL CASH CARD shall be entitled to increase fees and charges with thirty-day (30) notice.

ATM PROCEDURES

Notice: You cannot use your card at an ATM, only withdraw funds.

1. Insert or swipe your Card at the ATM.
2. Follow the instructions/prompts as indicated on the ATM screen.
3. Enter your 4-Digit PIN number when prompted.
4. Select "Withdraw" and "Checking" option when being prompted for a type of transaction and type of withdrawal.
5. The ATM will advise you of a "Surcharge Fee" (if applicable), should you select "Yes" the terminal fee amount will be deducted from your available card balance in addition to the program fee. If you select "No", the transaction will be cancelled.
6. Enter the cash amount that you want to withdraw from your card account balance.

(Note: Some machines may have a maximum dollar limit that can be dispensed at one time.)
 ➤ PROMPTS AT EACH ATM MACHINE MAY VARY SLIGHTLY.

POINT-OF-SALE PURCHASE PROCEDURES

- PIN Based
1. Use of the Card at any point of sale location displaying the brand marks on the front or back of the card to buy goods and services.
 2. Follow these steps to make purchases:
 3. Select the "Debit"™ key option.
 4. Swipe your card through the card reader.
 5. Enter your 4-digit PIN number. (Never give your PIN to anyone).

Signature Based
 ➤ Simply hand your card to the merchant.
 ➤ Select Credit. Option
 ➤ Sign the receipt provided by merchant.

You can use your card anywhere PLUS. Interlink or Pulse is accepted, but some places require special treatment. You may find these tips helpful when using the card at:
 ➤ Restaurants and buffets
 ➤ Gas stations

It's customary for some oriented merchants to automatically factor in an additional 25% to cover any tip you may leave on the card. If your total bill, after adding in the additional 25% exceeds the amount on the card, it will be declined. You should ensure that your card has an available balance that is 25% greater than your total bill.

If you pay at the pump, the terminal may check up to see if you have funds to pay for a minimum amount of \$1.00 up to a maximum amount of \$9.00 worth of gas. You can avoid this by prepaying for your gas inside the station.

**GLOBAL CASH CARD PREPAID ATM CARD
 PRIVACY & SECURITY POLICY**

At GLOBAL CASH CARD, an authorized representative of U.S. Bank, we recognize that privacy and security of personal financial information is concern to our customers. We have taken the utmost care in establishing and implementing policies and procedures to protect this information.

YOUR PRIVACY IS A PRIORITY

We are committed to provide products, services, and offers of value to you and your family. We may use information from our interactions with you and other customers, and from other parties, to help us achieve that goal. Your privacy is considered in all aspects of our business. Our employees are informed of their responsibility to protect confidential customer information and are governed by a code of conduct that includes this confidentiality. Appropriate disciplinary policies are in place to help enforce employee privacy responsibilities. Security procedures and internal controls are also in place to protect our customers' privacy.

We believe that the basis of each customer relationship is trust. Because you trust us with your personal information, we are committed to respect your privacy and safeguard that information. In order to preserve that trust, we pledge to protect your privacy by adhering to practices intended to ensure that your personal information is handled in a safe, secure, and responsible manner.

WHY WE COLLECT YOUR INFORMATION

GLOBAL CASH CARD receives and retains information about its customers through many sources. We limit the use and collection of this information to that which is necessary to maintain and administer financial services, provide excellent service, and offer new products and services that may be of benefit to our customers. We gather information about you and your account so we can (a) deliver products and services to meet your needs, (b) know who you are and thereby prevent unauthorized access to your information, (c) design and improve the products we offer, (d) replace a lost card, pin, or to provide some other form of assistance, and (e) comply with laws and regulations that govern us.

WHAT INFORMATION WE COLLECT

We may collect the following types of "non-public personal information" about you:
 ➤ Information we receive from you on applications or other forms.
 ➤ Information about your transactions with our affiliates or us.
 ➤ Information about your transactions with non-affiliated third parties.

GLOBAL CASH CARD is committed to fully complying with the laws and regulations, such as the Fair Credit Reporting Act and the Right to Financial Privacy Act, that have been established to protect the confidentiality of customer information. If we obtain and use information from a third party such as a consumer report, we will notify you. You are entitled to request credit reporting agencies to remove your name from lists supplied to us. GLOBAL CASH CARD does exchange information about our customers to reputable information reporting agencies, in accordance with standard industry practice, to maximize the accuracy and security of such information and verify the existence and condition of customers' accounts. We do not share specific personal customer information with independent companies for any other purpose without the customer's consent, except when required by law, regulation, or court order, and to third party litigants when required by lawful judicial process or court order.

WHAT INFORMATION WE DISCLOSE

We collect, use and share information about you so that we can provide the highest level of service to you for the products you use. We require companies to which we disclose non-public information about you to maintain its confidentiality. We may share information we collect to our affiliates (i.e. companies related to us by common control or ownership) that offer financial services or additional products and services. In addition, we may disclose information we collect to companies, both affiliates and non-affiliates that perform marketing or other services on our behalf or to other companies with which we have joint marketing arrangements. We are also permitted under law to disclose non-public personal information about you to affiliates and "non-affiliated third parties" in certain circumstances. For example, we may disclose non-public personal information about you to companies that assist us in servicing your account.

In certain circumstances, in order to comply with government requirements or court orders, we are required to disclose information about you or your transactions. We will do this only when required by law, regulation or court order. We share only the information required.

HOW TO LIMIT SOLICITATIONS

From time to time, we or our affiliates or partners may call or write to tell you about products or services that we think may be of interest to you. You may tell us not to market products or services to you through telemarketing or direct mail marketing and not to provide your information to our affiliates or partners for marketing purposes by submitting a "no solicitation" request. You may, however, continue to receive promotional information in account related notices or other business purpose communications, including electronic announcements. If you choose not to receive direct mail or telephone solicitations, please write to Customer Service at 7 Corporate Park Ste 130 Irvine, CA 92606 and request that we do not solicit you through, or provide information about you to financial partners for telemarketing or direct mail marketing.

PROTECTING YOUR INFORMATION ON THE INTERNET

We are committed to protecting your privacy online. Our privacy policy applies in its entirety to your internet and PC transactions.

CONFIDENTIALITY AND SECURITY

Member Personal and Financial Information is private and passed through a highly secured state-of-the-art SSL (Secured Socket Line). Our system is security focused that requires the leading 128-bit SSL certificates and Web sites solutions, Secure Site Services provide you with all of the authentication and encryption power. We restrict access to non-public personal information about you to those employees who need to know that information to complete transactions or to provide products and services to you. We maintain physical, electronic, and procedural safeguards to protect your information.

CLOSED OR INACTIVE ACCOUNTS

We will continue to adhere to the privacy policies and practices described in this notice even after your account is closed or becomes inactive.

TO CHANGE YOUR ELECTION

If you would like to change a previous decision to limit direct marketing or sharing of nonpublic personal information please call the toll-free number on the back of your Card, or write us at the address listed above.

ADDITIONAL RIGHTS AND MODIFICATIONS

You may have other privacy protections under state laws, and we will comply with applicable state laws when we share information about you. We may amend this privacy notice at any time, and we will inform you of changes as required by law.

**CARDHOLDER FEES - PAYCARD
 GLOBAL CASH CARD PREPAID ATM CARD**

ENROLLMENT FEE	FREE
ANNUAL FEE	FREE
MONTHLY FEE	FREE
DORMANCY FEE / MONTHLY (AFTER 90 DAYS OF NO ACTIVITY)	\$3.00
CANCELLATION FEE	\$5.00
FIRST TRANSACTION PER WEEK	FREE
ATM - UNITED STATES	
WITHDRAWAL (All Point/MoneyPass SURCHARGE FREE)	\$1.75
DECLINE	\$1.00
BALANCE INQUIRY	\$1.00
ATM - OUTSIDE UNITED STATES	
WITHDRAWAL	\$3.50
DECLINE	\$3.25
BALANCE INQUIRY	\$3.25
POINT OF SALE - UNITED STATES	
POINT OF SALE PIN TRANSACTION	\$0.50
POINT OF SALE DECLINE	\$0.45
POINT OF SALE RETURN	\$0.80
POINT OF SALE - OUTSIDE UNITED STATES	
POINT OF SALE PIN TRANSACTION	\$1.75
POINT OF SALE DECLINE	\$1.25
POINT OF SALE RETURN	\$1.50
MONEY TRANSFER WORKSHEET (CARD TO CARD)	
\$ 1 - \$ 100	\$2.00
\$ 101 - \$ 250	\$3.00
\$ 251 - \$ 500	\$4.00
\$ 501 - \$ 750	\$5.00
\$ 751 - \$1000	\$6.00
\$1001 - \$1500	\$7.00
\$1501 - \$2500	\$8.00
CARD FEE	\$9.95
TRANSFER TO/FROM CHECKING ACCOUNT	\$1.00
PIN CHANGE	FREE
AUTOMATED TELEPHONE (U.S.)	FREE
OPERATOR ASSISTED (U.S.)	FREE
AUTOMATED TELEPHONE (OUTSIDE U.S.)	FREE
OPERATOR ASSISTED (OUTSIDE U.S.)	FREE
OVER LIMIT FEE PER OCCURRENCE	\$5.00
WEBSITE LOGIN	FREE
PERIODIC STATEMENT (MAILED - BY REQUEST)	\$1.50
ONLINE STATEMENTS	FREE
CONVENIENCE CHECK	\$1.50
BALANCE INQUIRY	
• ONLINE	FREE
• IVR	FREE
• LIVE CUSTOMER SERVICE	FREE
CARDHOLDER NOTIFICATIONS	
• TELECOM	\$0.10
• EMAIL	FREE
• TEXT MESSAGE	\$0.07
BILL PAY	
• ONLINE	\$0.99
• TELEPHONE	\$0.99
• ACH DEBIT BILL PAY	\$0.50
LOAD CARD	
MONEYGRAM (CASH ONLY - U.S. ONLY)	\$5.95
ACE CASH EXPRESS (CASH ONLY - U.S. ONLY)	\$4.95
WESTERN UNION (CASH ONLY - U.S. ONLY)	\$4.45
DIRECT DEPOSIT	FREE
ELECTRONIC CHECK - (SEVEN (7) BUSINESS DAY HOLD)	\$1.00
POSTAL MONEY ORDER, CASHIERS CHECK - (SEVEN (7) BUSINESS DAY HOLD)	\$1.00
BANK WIRE	\$1.00 + BANK CHARGE
PARTICIPATING BANKS (CASH ONLY)	VARIOUS

*THESE ORGANIZATIONS MAY HAVE ADDITIONAL FEES.