

Thank you for banking with us. IMPORTANT – PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (“ARBITRATION” SECTION) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION.

“CUSTOMER SERVICE” CONTACT INFORMATION:

- **Email:** biz@nbkc.com*
- **Telephone:** toll-free number 833.594.0348
- **Chat:** nbkc.com
- **Mail:** 8320 Ward Parkway, Kansas City, MO 64114
- **In Person:** You may visit us in person at any one of our branch locations.

This Business Debit Mastercard® Cardholder Agreement (“**Agreement**”) applies to the nbkc Business Mastercard® Debit Card (“**Card**”) previously issued, or to be issued, by nbkc bank (“**Bank**,” “**we**,” “**us**,” “**our**”) and represents an agreement between each business or entity that has qualified for and established a business account tied to or that may be accessed by use of the Card (“**Deposit Account**” or “**Account**”). You can find a copy of your Business Deposit Account agreement on our website at: nbkc.com/disclosures.

Our business days are Monday through Friday, excluding holidays.

1. ACTIVATING YOUR CARD

A CARD CANNOT BE USED TO PERFORM TRANSACTIONS UNTIL YOU HAVE ACTIVATED THE CARD ACCOUNT PURSUANT TO THESE TERMS. BY ACTIVATING A CARD ACCOUNT OR BY PARTICIPATING IN THE PROGRAM IN ANY WAY, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTAND THESE TERMS AND YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THESE TERMS AND OUR PRIVACY POLICY, AVAILABLE AT nbkc.com/disclosures.

2. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A CARD ACCOUNT

TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES ALL FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON WHO OPENS AN ACCOUNT. WHAT THESE MEANS FOR YOU: WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR THE NAME, ADDRESS, EMPLOYER IDENTIFICATION NUMBER AND ORGANIZATIONAL DOCUMENTS OF THE ACCOUNT OWNER AND THE NAMES, ADDRESSES, DATES OF BIRTH, AND OTHER INFORMATION CONCERNING EACH PRINCIPAL OWNER THAT WILL ALLOW US TO IDENTIFY THE ACCOUNT OWNER AND ITS PRINCIPAL OWNERS. WE MAY ALSO ASK TO SEE A COPY OF EACH PRINCIPAL OWNERS’ DRIVER’S LICENSES OR OTHER IDENTIFICATION DOCUMENTS.

3. FUNDS IN YOUR CARD ACCOUNT

You acknowledge and agree that the value available on your Card is limited to the funds available in your Deposit Account.

4. PIN & PIN SECURITY

To protect your account, you will be provided a personal identification number (“**PIN**”) however you may change it when you activate your card, which must be used on all automated teller machine (“**ATM**”) Transactions and point-of-sale (“**POS**”) Card Transactions. You must memorize your PIN and not share it with anyone. Do not write the PIN on a Card or keep it in the same location as the Card. Do not share your Card number or PIN with anyone.

You should treat your Card number with the same care as you would treat cash. Do not send your Card number in an email or text message. Make sure your Card number is secured with encryption when you use your Card to perform transactions over the Internet or wireless networks. If you believe that anyone has gained unauthorized access to your Card number, you should advise us immediately, following the procedures in the Section labeled “Lost or Stolen Card Number.”

Each transaction on your Card is considered an “item” under the Deposit Account agreement applicable to that transaction, and will be subject to the terms

of that agreement.

5. USING YOUR CARD

5.1 Making Purchases

You may use your Card to make purchases at any merchant that accepts Mastercard® debit cards or debit cards of other networks in which the Bank participates, subject to the funds available in your Deposit Account, the transaction limits described below, and the other terms and conditions of this Agreement. Each time you use your Card, you authorize us to reduce the value available in your Account by the amount of the transaction and any applicable fees. The new balance will be available for making purchases with your Card. You are not allowed to exceed the amount of available funds in your Account through an individual transaction or a series of transactions. If you do not have enough funds available in your Account, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount using another payment method. These are called “split transactions.” Some merchants do not allow cardholders to conduct split transactions. Nevertheless, if a transaction exceeds the amount of available funds in your Account, you will be fully liable to us for the full amount of the transaction and any applicable fees. When making purchases with your Card at POS devices you may select “CREDIT” on the keypad to make a signature purchase. You may not use your Card for online gambling or illegal transactions. We reserve the right to deny authorization requests from online gambling merchants, whether or not online gambling is illegal in the state in which you use your card. We may temporarily “freeze” your Account and attempt to contact you if we notice transactions that are unusual or appear suspicious.

5.2 Merchant Holds on Available Funds

When you use your Card or Card number to initiate a transaction at certain merchant locations, websites or mobile applications, such as hotels, restaurants, gas stations, and rental car companies, where the final purchase amount is unknown at the time of authorization, a hold may be placed on the available funds in your Account for an amount equal to or in excess of the final transaction amount. The funds subject to the hold will not be available to you for any other purpose until the merchant sends us the final transaction amount. Once we receive the final transaction amount, it may take up to seven days for the hold to be removed. During that period, you will not have access to the funds subject to the hold.

5.3 Cash Access

Your Card may be used with a PIN at any ATM connected to one of the various card processing networks in which we participate (“**Network**”) to make cash withdrawals directly from your Account.

As an nbkc customer you get free access to all nbkc ATMs and 34,000+ Money-Pass® ATMs nationwide with reimbursement up to \$12/month for fees charged at other ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. We will reimburse these fees up to \$12/month. The amount of the fee should be disclosed at the ATM. Any such fee will be initially deducted from the balance of the Card, along with the amount of the withdrawal performed at the ATM. The appropriate amount of the fee will then be reimbursed by the next business day.

If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location.

5.4 Preauthorized Transfers

If you use your Card or the Card PIN number to authorize in advance any recurring payments from your Deposit Account and later wish to stop one or more of these payments, you should contact the merchant/biller directly. If the merchant/biller

fails to stop the recurring payments, contact Customer Service. If you wish us to stop a particular payment, you must notify us as provided in the agreement for the Deposit Account from which this payment is made in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you deliver your stop payment request by telephone you must confirm your stop payment order in writing within 21 days of your oral stop payment order. An oral stop payment request will not be binding on us after 21 days if you fail to provide the required written confirmation (which can be in the form of a support message submitted via the Website or the mobile phone applications). Your Card may have to be cancelled in order to stop recurring payments.

5.5 Transactions in a Foreign Currency

If you make a purchase using your Card in a currency other than in U.S. dollars, the amount deducted from the available funds in the Card Account will be converted by Mastercard® into U.S. dollars. The applicable exchange rate will be selected by Mastercard® from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Mastercard® itself receives or the government-mandated rate. The exchange rate used on the central processing date may be different than the rate that was in effect on the date you performed the transaction.

6. ACCOUNT OWNER REPRESENTATIONS AND WARRANTIES

By requesting, activating or using a Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that:

- You have received a copy of this Agreement and agrees to be bound by and to comply with them and understands that they are subject to change in accordance with applicable law.
- You are duly organized, validly existing and in good standing under the laws of the state in the United States of its formation.
- You are duly qualified and in good standing to do business in all jurisdictions where Account Owner conducts its business.
- You have all necessary organizational power and authority to establish the Account, enter into this Agreement, and to perform all of the obligations to be performed by it under this Agreement.
- The personal and business information that you provide to us in connection with the Account is true, correct and complete.
- The Card and Account will only be used for business purposes and not be used for personal, family or household purposes.

7. ACCOUNT BALANCE

You are responsible for keeping track of your Account available balance for adding funds to your Card. You acknowledge and agree that the funds available to perform transactions are limited to the funds that have been added to your Account that are not subject to a hold. You are not authorized to use funds added to your Account in error. Any transaction that could create a negative balance for your Account is not permitted. Adjustments may be made to your Account to reverse an error, reflect a merchant adjustment, or resolve a dispute regarding a transaction posted to your Account. These processing and adjustment entries could cause your Account to have a negative balance. If your Account has a negative balance, you agree: (i) that we may automatically apply any subsequent deposits to your Account to satisfy the negative balance and (ii) to pay us on demand by a personal check, money order, or other payment method authorized by us for the amount of the negative balance. If no future funds are added to your Account, we may send you a notice explaining the reason for the adjustment and requesting payment by a personal check, money order, or other payment method to satisfy the negative balance. Payments should be mailed to us at the address provided below or the address stated in the applicable notice.

8. ACCOUNT ALERTS

If you provide your mobile phone number, other text message address or download the App to another mobile device, we may send you important notices to the mobile number, text message address or mobile device you have provided in the App. In addition, if you provide your mobile phone number, other text message address or download the Mobile App on another mobile device, you expressly consent to receive text messages relating to your Card and Account at that number, address or device. Third-party data and message fees may apply.

9. VERIFIED MOBILE DEVICE

When using the Mobile App and other Card program services with your mobile device, you may provide a valid mobile device number or text message address

in the Mobile App and verify such number or text message address as instructed by us. To verify your mobile device number or text message address, we may send you a code via text message to the mobile device number or text message address you provide, and you must enter that code as instructed by us. If you change your mobile device number or text message address, you must promptly provide and verify your new mobile device number or text message address.

10. RECEIPTS

You should get a receipt for each Card transaction. You agree to retain, verify, and reconcile your Card transactions and receipts.

11. REFUNDS

You will not receive cash refunds for Card transactions. If a merchant gives you a credit for merchandise returns or adjustments, the merchant may do so by processing a credit adjustment. We are not responsible for the delivery, quality, safety, legality, or any other aspects of goods or services that you purchase with your Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were purchased.

12. MAINTENANCE OF DEPOSIT ACCOUNT

If, at any time, your Deposit Account with Bank is closed, you will lose access to your Account and your Card will no longer work.

13. REPLACEMENT CARDS ON EXPIRATION

The expiration date of your Card is identified on the Card. If there is a positive balance of funds in your Account upon expiration of your Card and your Account is in good standing, we may issue you a new Card. We may also issue you a new Card when your Card expires even if you have no funds available in your Account for adding funds to your Card Account. Maintain the Card number in a safe and secure manner your Card is lost, stolen, or destroyed. If you need to replace your Card for any reason, please contact Customer Service. You will need to provide certain user information so we can verify your identity.

14. YOUR CARD OR PIN IS LOST, STOLEN OR SUBJECT TO ANY UNAUTHORIZED USE

The Card is a business Card and does not provide consumer protections for lost or stolen Cards or unauthorized transactions. Treat the Card like cash. **Until you report a Card as lost or stolen or report an unauthorized transaction on a Card, you are fully responsible for all transactions, even if the Card is lost, stolen or used for unauthorized transactions.** Contact customer service IMMEDIATELY if you believe: (i) a Card has been lost or stolen, (ii) someone has gained unauthorized access to any access information for your Deposit Account, or (iii) someone has transferred or may transfer funds from the Card without your permission. Reporting a lost/stolen Card or unauthorized transactions through the Customer Service telephone number is the best way to minimize possible losses. You are responsible for all unauthorized transactions initiated and fees incurred from the unauthorized use of a Card. Failure to promptly notify us could result in the Account Owner losing ALL of the money in the Account.

Transactions Routed through the Mastercard® System: Mastercard® Zero Liability Protection. Under Mastercard® Operating Regulations, your liability for unauthorized transactions using your Card Account that take place on the Mastercard® system without a PIN is \$0.00 if you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to PIN transactions not processed by Mastercard® or ATM cash withdrawals (see Transactions Not Routed Through the Mastercard® System below).

Transactions Not Routed Through the Mastercard® System: Unauthorized transactions that are not routed through Mastercard® are not protected by the Mastercard® Zero Liability Protection policy. These types of transactions include (i) ATM transactions, and (ii) point of sale, PIN, PINless, automated clearing house, or other debit transactions not processed by Mastercard®.

15. RESPONSIBILITY FOR AUTHORIZED TRANSACTIONS

You are responsible for all transactions initiated and fees incurred by use of a Card. If you permit another person to have access to a Card, we will treat this as if you have authorized such person to use the Card, and you will be liable for all transactions and fees incurred by such person, even if they exceed the authorization granted. You will further be responsible for any transactions made and any fees incurred by the Authorized User even if the Authorized User exceeds the scope of the authority granted to such Authorized User by you. If you want

to withdraw permission for an Authorized User to use a Card, then transactions made with the Card will be considered unauthorized only after a you notify us that the person is no longer authorized to use the Card.

16. OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete an electronic fund transfer to or from a Card on time or in the correct amount according to this Agreement, we may be liable to you for the losses or damages. However, there are some exceptions. We will not be liable if: (i) through no fault of ours, you do not have enough available funds in the Account to perform the transaction; (ii) the merchant refuses to accept a Card; (iii) if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (iv) if access to a Card has been blocked after you reported a Card lost or stolen; (v) the funds in the Account are subject to legal or administrative process or are otherwise not available for transactions; (vi) if we have reason to believe the transaction is unauthorized; (vii) circumstances beyond our reasonable control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption, or natural disaster) prevent or delay the transfer despite reasonable precautions taken by us; or (viii) the ATM terminal has insufficient cash to complete the transaction.

17. ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT TRANSACTIONS

Contact Customer Service as soon as you can if you think an error has occurred involving the Account. When you send notification of an error involving a Card, you will need to tell us: (i) your name, email, and Tax ID number; (ii) why you believe there is an error and the dollar amount involved; and (iii) approximately when the error took place. We will review the information submitted in a commercially reasonable manner, but given that the Bank Deposit Account implements a business product, you are not entitled to and we are not obligated to follow the requirements or obligations of the Electronic Funds Transfer Act and Regulation E promulgated thereunder, which only apply to consumer transfers. If you need more information about our error resolution process, contact Customer Service.

18. DISCLOSURE OF INFORMATION TO THIRD PARTIES

We may disclose information to third parties about your Deposit Account and the transfers you make as described in our Privacy Policy, which we may change, amend, or modify from time to time. You were provided the Privacy Policy when your Deposit Account was opened, and you will be notified of any updates.

19. CHANGES TO AND TERMINATION OF THIS AGREEMENT

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on the nbkc bank's Website (nbkc.com/disclosures) or Mobile App, and any such amendment shall be effective upon such posting to that Website or Mobile App. The current Agreement is available on the Website or Mobile App. 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 or otherwise is to your benefit, we can implement such change without prior notice. We may cancel or suspend your Account or this Agreement at any time. You may cancel this Agreement by contacting Customer Service to close your Account. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via a check to the mailing address we have in our records. The Bank reserves the right to refuse to return the unused balance if it is less than \$1.00.

By retaining or using the Card or by authorizing anyone else to use the Card after the effective date of any change to this Agreement, you agree to that change. The Card is our property, is nontransferable and must be surrendered to us upon demand.

20. Unclaimed Property

If your Account becomes inactive (e.g., if you do not use the funds in your Card or access your Account for a certain period of time), applicable law may require us to report the funds in your Account as unclaimed property. If this occurs, we may try to locate you at the address shown in our records. If we are unable to locate you, we may be required to deliver any funds in your Card Account to the applicable state as unclaimed property. The specified period of time to report and send funds in an inactive Account to a state varies by state, but usually ranges between two and five years.

21. MISCELLANEOUS

21.1 Assignment

To the extent permitted by applicable law, we may assign this Agreement without obtaining your consent. You may not assign or transfer your Card, your Card Account, or this Agreement without our prior written consent.

21.2 Severability and Waiver

If any provision of this Agreement is held to be invalid or unenforceable, such provision will be deemed to be modified to the minimum extent necessary to make it valid and enforceable and the rest of this Agreement will not be affected. We do not waive our rights by delaying or failing to exercise them at any time.

21.3 Entire Agreement

This Agreement constitutes the entire and sole agreement between you and us with respect to the Card program and supersedes all prior understandings, arrangements, or agreements, whether written or oral, regarding the Card program.

21.4 Governing Law

This Agreement will be governed by and construed in accordance with the laws of the State of Kansas, consistent with the Federal Arbitration Act, without giving effect to any principles that provide for the application of the law of another jurisdiction.

21.5 Indemnification

At our request, you agree to defend, indemnify, and hold harmless us and our parents, subsidiaries, and other affiliated companies, and our and their employees, contractors, officers, and directors against any and all claims, suits, damages, costs, lawsuits, fines, penalties, liabilities, and expenses (including, without limitation, reasonable attorneys' fees) that arise from your violation of this Agreement, applicable law, or any third-party rights or your fraud or willful misconduct. We reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.

21.6 LIMITATION OF LIABILITY

Except as otherwise expressly provided in this Agreement or as otherwise required by applicable law, we, our affiliates, and the parties with whom we contract in order to offer the Cards, the Card Accounts, and related services are neither responsible nor liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating in any way to the Cards, the Account, any products or services purchased using a Card, or this Agreement (as well as any related or prior agreement that you may have had with us).

21.7 No Warranty of Availability or Uninterrupted Use

From time to time the Card services may be inoperative, and when this happens, you may be unable to use your Card or obtain information from your Card, including the available balance of funds associated with your Card. Please notify us at the Customer Service number stated below if you have any problems using your Card. You agree that the Bank, and their respective affiliates, employees, or agents are not responsible for any interruption of service.

21.8 Website Availability

Although considerable effort is expended to make our Website and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due to maintenance, Website changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts.

21.9 English Language Controls

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

accurately represent the information in the original English.

21.10 Customer Service

For customer service or additional information regarding your Card, please contact Customer Service.

21.11 Telephone Monitoring/Recording

You agree that from time to time, without further notice to you, we may monitor and/or record telephone calls and electronic communications between you and us to assure the quality of our customer service or as required by applicable law.

21.12 Section Headings

Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

21.13 Arbitration

Any claim, dispute, or controversy ("Claim") between you and us arising out of or relating in any way to this Agreement, your Account, your Card, your acquisition of the Card or Account, your usage of the Card or Account, or transactions on the Card or Account, no matter how described, pleaded or styled, shall be finally and exclusively resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in your state of residence at a location that is reasonably convenient for both parties.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO A TRIAL BY JUDGE OR JURY.

We will pay the initial filing fee to commence the arbitration.

You and we will have every remedy available in arbitration as you and we would have from a court and will be entitled to reasonable discovery. All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made finally and exclusively by the arbitrator. The arbitrator's award will be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

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

This arbitration provision shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Card or Account, or any amounts owed on your Card or Account, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Solely for purposes of this Section "Arbitration", "We" or "Us" shall mean Bank, and its respective successors, affiliates or assignees as well as any third party using or providing any product, service or benefit in connection with the Card or Account.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD OR ACCOUNT.

22. VIRTUAL CARD OPTION

If enabled by by Bank, you may have the option of accessing your Deposit Account with, in addition to your physical Card, a virtual card represented by a 16-digit account number ("**Virtual Card**"). The Virtual Card may either be single-use, meaning the 16-digit account number will expire after a single transaction, or recurring-use, meaning you may use your 16-digit account number for multiple transactions.

You may elect to add your Virtual Card to one or more digital wallets ("**Digital Wallets**") supported by Bank and subject to the Bank's terms for adding your Virtual Card to a Digital Wallet.

The Digital Wallet provider may allow you to conduct transactions at a point of sale device and you may not be able to use your Virtual Card to perform transactions at such point of sale devices until you have selected a PIN pursuant to this Agreement.

You may use your Virtual Card to make purchases at any merchant that accepts Mastercard® debit cards or debit cards of other networks in which the Bank participates, subject to the funds available in your Deposit Account, the transaction limits described herein, and the other terms and conditions of this Agreement. You may not use your Virtual Card for making purchases at any vending machines, kiosks or gas station pumps. Each time you use your Virtual Card, you authorize us to reduce the value available in your Deposit Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the amount of available funds in your Deposit Account through an individual transaction or a series of transactions. If you do not have enough funds available in your Deposit Account, you can instruct the merchant to charge a part of the purchase to the Virtual Card and pay the remaining amount using another payment method. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Nevertheless, if a transaction exceeds the amount of available funds in your Deposit Account, you will be fully liable to us for the full amount of the transaction and any applicable fees. Except for Virtual Cards added to any Digital Wallet, in accordance with and subject to the Digital Wallet Terms, you will not receive a PIN with your Virtual Card or set a PIN for your Virtual Card. When you make purchases with your Virtual Card at any POS device other than through a Digital Wallet provider, you may select "CREDIT" on the keypad to make a signature purchase. You may not use your virtual Card for online gambling or illegal transactions.

We may temporarily "freeze" your Deposit Account and attempt to contact you if we notice transactions that are unusual or appear suspicious.

You may not use your Virtual Card for ATM's or to otherwise obtain cash anywhere.

