



GOOD FUNDS CHECK CASHING AGREEMENT

This Good Funds Check Cashing Agreement (“Agreement”) is made by and between Green Dot Bank, an FDIC insured financial institution located in Utah (“Green Dot Bank”) and any depository bank that cashes Green Dot Bank’s cashier’s checks (“Depository Bank”) and governs the cashing of Green Dot Bank cashier’s checks (each, a “Bank Cashier’s Check” or “Check”).

Bank Cashier’s Checks are used nationwide to disburse federal or state tax refund funds to consumers through the Refund Transfer program offered and administered by Green Dot Bank and its servicer, Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation (the “RT Program”), for which Green Dot Bank provides banking services. The RT Program allows taxpayers to pay their tax preparer fees from their tax refund(s) and receive the balance of the refund(s) via a Bank Cashier’s Check printed at the participating tax preparer’s office. Before the tax preparer can issue a Bank Cashier’s Check to the taxpayer, the taxpayer must present valid picture identification, and W-2s to the tax preparer and the tax preparer must also receive an acknowledgment from the IRS that confirms the social security number and last name of the taxpayer.

Each Bank Cashier’s Check provides a toll-free number that can be used to verify the Check, including amount and payee, and also bears a laser printed signature in the name of Greg Quarles, President of Green Dot Bank. Bank Cashier’s Checks will be paid and honored if verified and endorsed in accordance with this Agreement. Bank Cashier’s Checks will be returned to the Depository Bank if improperly endorsed. Green Dot Bank will place a stop payment order on a Bank Cashier’s Check when a Check has been reported lost or stolen and the taxpayer has completed an indemnifying bond satisfactory to Green Dot Bank.

In view of the above, Green Dot Bank and Depository Bank agree as follows:

Bank Cashier’s Checks will be paid and honored if verified by the Depository Bank and endorsed in compliance with the procedures set forth below.

Prior to cashing a Bank Cashier’s Check, the Depository Bank must use reasonable care to inspect and verify one form of valid picture identification provided by the payee named on the Check. For Checks payable to joint payees, the Depository Bank shall inspect and verify the required form of identification from all payees.

Each Bank Cashier’s Check cashed by the Depository Bank must be endorsed with a properly identified personal signature by all named Check payees in the presence of a Depository Bank employee.

This Agreement shall be governed by and construed in accordance with the laws of the State of Utah.

Green Dot Bank’s signature below indicates Green Dot Bank’s agreement to be legally bound to the terms of this Agreement as of the date set forth below. By cashing a Bank Cashier’s Check Depository Bank agrees to be legally bound to the terms of this Agreement.

A handwritten signature in cursive script that reads "Greg M. Quarles".

Greg Quarles, CEO
Date: September 7, 2023