

You are required to receive your Rhode Island Department of Labor and Training Unemployment Insurance payments on your Chase Electronic Payment Card Account. The Chase Electronic Payment Card is a way to access your unemployment insurance benefit in one convenient Card instead of receiving a weekly check. As a recipient of unemployment insurance, your rights and obligations concerning the amount you receive and your qualifications to receive it are controlled by UI laws and regulations.

This Chase Electronic Payment Card Cardholder Agreement and Electronic Funds Transfer Disclosure covers both your rights and our rights in connection with:

- Direct deposit of your Unemployment Insurance benefit payments and other payments of an electronic transfer nature to your Chase Electronic Payment Card Account;
- No-cost transactions at the teller's window in any bank that displays the Visa logo;
- Chase Electronic Payment Card transactions performed at Automated Teller Machines ("ATMs") and Point of Sale terminals ("POS");
- Use of the Chase Electronic Payment Card to purchase goods and services at millions of locations worldwide that accept Visa debit Cards.

This brochure also describes the Chase Electronic Payment Card Program and the Chase Electronic Payment Card Account and states the terms and conditions governing the Chase Electronic Payment Card Account.

By accepting a Chase Electronic Payment Card ("Card") issued by us, you also agree that the following terms and conditions will apply to the use of your Card.

In each of the Agreements and disclosures in this brochure, the words "you", "your" and "yours" refers to the person authorized to use the Chase Electronic Payment Card to access government payments and the Card which is the subject of this Agreement; the words "we", "us", "our" and "ours" refer to JPMorgan Chase Bank and its subsidiaries and related corporations that provide the Chase Electronic Payment Card system. When we use the word "Card", we are referring to the Chase Electronic Payment Card that you will use to access your payments. The words "business day" mean Monday through Friday, except federal holidays. The word "agreement" refers to the Chase Electronic Payment Card Disclosure Statement and User Agreement. By selecting the Chase Electronic Payment Card, you agree to be bound by the terms and conditions of this agreement. Please keep a copy of it for your records.

I. CHASE ELECTRONIC PAYMENT CARD ACCOUNT

1. Interest Rate Information

This account does not pay interest.

2. Minimum Balance Requirements

There is no minimum balance required to open and maintain a Card Account.

3. Transaction Limitations

Withdrawals from your Card Account may be made from an ATM or POS and from a teller inside any bank that displays the Visa logo. Withdrawals may not be made on your account unless there are sufficient, collected funds in the account. Check online at www.myaccount.chase.com, or call the Customer Service number on the back of your card.

4. Deposits; Funds Availability

Deposits in any amount may only be made by electronic transfer from the Rhode Island Department of Labor and Training Department of Labor and Training Unemployment Insurance benefits program as permitted by us. Deposits by check, cash or other manner are not available for a Card Account. Any deposits made under the Card Program will be immediately available.

5. Transactions Made Outside of the United States

If you complete a Card transaction outside of the United States that requires a foreign currency conversion, Visa USA will convert the transaction into a US Dollar amount using its most recently published conversion procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 3 percent. If a card transaction is completed outside of the United States, and foreign currency conversion is not required, 3 percent will be added to the transaction amount.

6. Fees

Fees are assessed at the time of the applicable transaction and will be automatically deducted from your account balance. Please refer to the Fee Schedule.

7. Statements; Error Resolution

We will send you a monthly statement showing all account activity during the statement cycle, together with any service charges imposed. If you believe that your statement contains an error or discrepancy, then you must notify us within sixty (60) days of receipt of the first statement containing the error or discrepancy. If the error involves a transaction not initiated by your Chase Electronic Payment Card, then the Electronic Funds Transfer Disclosure that follows will inform you of the steps you must take to resolve the error.

Fee Schedule	
One ATM Withdrawal Per Benefit Deposit at Any Location	No fee
ATM Cash Withdrawals After One Free Per Benefit Deposit (surcharge-free at Washington Trust, Chase and Allpoint ATMs)	\$1.50 each
ATM Cash Withdrawals Outside the U.S.	\$3.00 each
ATM Balance Inquiries	\$0.50 each
International ATM Balance Inquiries	\$1.00 each
Transactions Denied for Insufficient Funds	\$1.00 each
POS Signature-based Transactions	No fee
POS PIN-based Transactions	\$0.25 each
Balance Inquiries via the Internet	No fee
Cash Advance at Member Banks	One free per benefit deposit; \$5.00 each thereafter
First Replacement Card Requested Each Year -- delivered via regular mail	No fee
Additional Replacement Cards	\$5.00
Optional Overnight Delivery for Replacement Card	\$15.00
Customer Service (including balance inquiries) - via Telephone or Web	No fee
Inactivity Fee*	\$1.50 per month

* A monthly fee will be assessed on each Account that has been inactive for 12 months. Account inactivity is defined as no benefit deposit, withdrawal, or purchase activity during this time period. This action will never take the account negative.

8. Chase Electronic Payment Card Toll-Free Customer Service

Chase Electronic Payment Card Customer Service is available to help you obtain account balance information, transaction history, PIN services, lost or stolen Card assistance and transaction claims.

The Customer Service Help Line is available 24 hours a day, 7 days a week at 1-866-847-8586. You can also access account balance information, transaction history, PIN services from the web at: www.myaccount.chase.com.

9. Designation of Successor

You may designate one or more payees as the recipients of the funds upon your death. Upon your death, the proceeds of the account, if any, will be paid to the surviving payee(s) in equal shares. If no payee is alive upon your death, then the proceeds of the account, if any, shall be paid to your estate.

10. Transferability

Your Card is not transferable. You may not assign, pledge or otherwise transfer your interest in funds on deposit without our prior written consent.

11. Retraction of Funds

We cannot remove funds from your Card Account, except to recover funds that were previously overdrawn from that account, as stated in Section II.3 or pursuant to the Error Resolution procedures for provisional credits, as stated in Section II.11.

II. CHASE ELECTRONIC PAYMENT CARD; ELECTRONIC FUNDS TRANSFER DISCLOSURE

1. Card Issuance and Responsibilities

You will be issued one card and you will select an access code and a Personal Identification Number ("PIN") for use with your card to access your account.

For security purposes, only you will know this access code and PIN. It is not printed on the card. The card, access code and the PIN are not transferable and are provided for your protection and identification during card-related financial transactions at participating ATMs and POS.

Voluntary disclosure of your access code or PIN to another individual will constitute authorization of that individual and may subject you to forfeiture of any future claims against us for withdrawn funds.

You agree that you will:

a) use the card, the PIN and any ATM or POS as instructed;

b) promptly notify us of any loss or theft of the card or involuntary disclosure of the PIN; and

c) accept liability for misuse of the card, access code and PIN as described in 9 below.

2. Card Uses

a) At ATMs – By properly using a valid Card and PIN, you may withdraw cash from your Card Account at any ATMs bearing the network logo on your Card or other networks to which the Card Program has access, subject to applicable account limitations. You may request notification of your current account balances on your Card, however that may count as a separate transaction.

b) At Banks – By presenting the card to a teller inside any bank that displays the Visa logo.

c) At POS – By properly using a valid Card and PIN, you may purchase goods and services, subject to applicable account limitations.

d) At Visa POS – By properly using a valid Card, you may purchase goods and services at any merchant that accepts Visa debit Cards.

3. Card Use Limitations

You cannot access more funds than are available to you in your Card Account balance. You are responsible to assure that your UI benefit has been posted to the Card Account before attempting to use the funds. The transaction you request will not be processed if you have an insufficient balance.

If an ATM issues more funds than you have payments available, you may be liable for such over-issuances under the laws or regulations controlling your Card Account.

There may be a network or ATM owner limitation on the dollar amount of cash withdrawals from your Card Account initiated through the use of your Card. This may limit the minimum and maximum amounts that you may withdraw through use of your Card. The network or the owner of the ATM may also charge a fee for the transaction, which is in addition of any fees charged by us.

If you use an ATM outside the Chase/Allpoint system, you may be charged a per transaction fee, including balance inquiries as stated in Section II.6. of this agreement. In using your Card, you agree not to initiate a withdrawal transaction that will exceed the available funds in your Card Account. You authorize us to verify the balance of your Card Account prior to completing any transaction. If you withdraw more funds than are available in your Card Account, you authorize us to recover such funds from future deposits to your Card Account.

Notices of any action taken will be detailed in your monthly statement.

4. Amendments

We will not change or amend this agreement or change the fees except with twenty-one (21) days written notice and in conjunction with the Rhode Island Department of Labo and Training.

5. Change of Address

You must notify the Rhode Island Department of Labor and Training of any change of address.

6. Card Use at ATMs Not Owned By Us

You may use your card at designated ATMs not owned by us. The owner of the ATM may also charge a fee for the transaction, which is in addition of any fees we charge.

7. Preauthorized Transfer Disclosure to Chase Electronic Payment Card Account

We will only make preauthorized deposits to your Chase Electronic Payment Card Account from State-approved sources. No other preauthorized transactions will be permitted to this account at this time.

8. Documentation of Transfers

Transaction Records – You will get a receipt each time you use an ATM or POS.

Statement – You will receive a monthly statement.

Recurring Electronic Deposits – You can call us toll-free to find out whether or not your preauthorized deposit to your account has been made. You can also determine if a deposit has been made to your account by accessing the web at www.myaccount.chase.com. You will not be charged for accessing this information via the web.

9. Liabilities

a) Our Liability for Failure to Make Transfers – If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we may be liable for losses or damages. However, there are some exceptions. We will not be liable, for example, in the following situations:

(i) If through no fault of ours, you do not have enough money in your account to make the transfer.

(ii) If the ATM or POS where you are making the transfer does not have enough cash.

(iii) If the ATM or POS was not working properly and you knew about the breakdown when you started the transfer.

(iv) If circumstances beyond our control (such as fire or flood or acts of God) prevent the transfer, despite reasonable precautions that we have taken.

(v) If funds are encumbered through legal processes.

(vi) If we receive incomplete or inaccurate information on how to post funds to your account from governmental or other sources, including Automated Clearing Houses.

b) Your Liability for Unauthorized Transfer – You agree to use the Card, PIN, ATMS and POS only for the purposes outlined in this Agreement.

Tell us AT ONCE if you believe your card has been lost, stolen, or if someone has possibly learned your PIN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Card Account. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your Card without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500. Also, if you write the PIN on the Card or otherwise compromise the PIN, your claim will not be honored.

If your statement shows transactions that you did not make or authorize, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days, if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods for notifying us within a reasonable time.

c) Your Liability for Non-PIN Based Visa Transactions – If your Card bears the Visa logo and is used in conjunction with an unauthorized transaction that does not require entry of the PIN assigned to your Card, except as provided in Section 10 (a) and (b), your liability for such unauthorized use will not exceed:

(i.) \$0 if (a) you reported the loss or theft of your card within twenty-four (24) hours of discovery of such loss or theft; and (b) you exercised reasonable care in safeguarding your Card from risk of loss or theft; and (c) you have not reported two (2) or more incidents of unauthorized use to us in the immediately preceding twelve (12)-month period, and (d) the account to which transactions initiated with your Card were posted is in good condition, or

(ii.) The lesser of \$50 or the amount of the money, property, labor, or services obtained by the unauthorized user before notification to us if all of the conditions of Paragraph 8 (a)(i), have not been met.

If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us toll-free or write: Customer Service Center, Post Office Box 30201, Tampa, FL 33630.

10. In Case of Errors or Questions About Your Electronic Transfers

Telephone us toll-free at 1-866-847-8586 or write us at: Chase Electronic Payment Card Program, P.O. Box 30201, Tampa, FL 33630.

Contact us if you think your statement or receipt is wrong or if you need more information about the transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after the date of the receipt or the date we sent you the FIRST statement on which the problem or error appeared:

a) Tell us your name and Card number.

b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If you advise us of an error in connection with a POS purchase, we will tell you the results of our investigation within ten (10) business days. If we need more time, we may take up to ninety (90) days to investigate this matter. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error.

For new accounts, if the disputed electronic funds transfer or POS transaction occurred within thirty (30) days of the initial deposit, we will tell you the results of our investigation within twenty (20) business days. If we need more time, we may take up to ninety (90) days to investigate the matter. If we decide to do this, we will re-credit your account within twenty (20) business days for the amount you think is in error.

If we ask you to put your complaint or question in writing and if we do not receive it within ten (10) business days, we will not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

III. GENERAL TERMS AND CONDITIONS

1. Cancellation of Agreement

Your Card Account may be terminated ONLY after we give you twenty-one (21) days written notification of our intent. You will remain responsible and liable for any transactions initiated prior to the effective date of the cancellation and any service charges incurred. Your use of the card will terminate after you spend the remaining funds.

Your card is our property and you agree to surrender it upon our demand.

2. Enforcement

We can delay enforcing any of our rights under this agreement without losing them.

3. Amendments

You must notify the Rhode Island Department of Labor and Training of any change of address.

4. Governing Laws and Rules; Severability; Enforceability

All Card Accounts opened are subject to, and this agreement shall be interpreted and enforced in conformity with, our charter and bylaws, applicable federal laws and regulations, and applicable laws of the State of Rhode Island and the rules and regulations of the Federal government and any governmental agency administering a payment program in which you participate. If any of the terms of this agreement are determined to be invalid or unenforceable, the remainder of the agreement shall survive in full force and effect. This agreement is binding upon and enforceable against the heirs, legal representatives or successors of the Card holder.

5. Additional Information

You agree to provide us, or you authorize us to obtain, such additional information from whatever source as is reasonably necessary for the continuation of this Agreement. You agree to notify the Rhode Island Department of Labor and Training of any address change.

6. Disclosure of Account Information

We will keep information about your Card Account (transactions, balances and statements) confidential. However, we will disclose information to third parties about your account or the transfers you make:

a) Where it is necessary for completing transfers; or

b) In order to comply with government agency or court orders (we will send notification to your address in our records unless the governmental agency has an obligation to notify you or has directed us not to notify you);

c) If you give us your written permission; or

d) To the Rhode Island Department of Labor and Training concerning payment of funds and/or Card Account information.

7. Safety Tips When Using ATMs

For your safety, we recommend the following tips:

- Be aware of the surrounding area, especially at night.

- Never write your PIN on your card.

- Use another ATM or come back later, if you notice anything or anybody suspicious. Be alert for:

- lights out or not working near the ATM

- anyone loitering near the ATM

- shadowed area where someone might lurk

- Cancel the transaction in progress, pocket your card and leave the area if you notice anything suspicious during a transaction.

Always put your cash and Card away before you leave the ATM.