

Ameriprise Visa® Debit Card Agreement

This Agreement governs your use of any Visa debit card ("Card") provided by Ameriprise Financial that allows you to access funds in your *Ameriprise ONE* Financial Account ("Account"). By activating, signing or permitting another person to use a Card, you agree that all transactions entered into through use of the Card are subject to this Agreement.

Ameriprise Financial Services, Inc. ("Ameriprise Financial"), which is your introducing broker, and American Enterprise Investment Services, Inc. ("AEIS"), which is your clearing broker, have arranged with UMB Bank, n.a. for the issuance of Visa debit cards that allow you to access funds in your *Ameriprise ONE* Financial Account. The terms and conditions for your Account are set forth in the Ameriprise Brokerage Client Agreement and "Other Important Brokerage Disclosures" (collectively the "Account Documents") provided to you by Ameriprise Financial.

In this agreement, "Ameriprise Visa Debit card," "debit card" or "Card" refers to each Ameriprise Visa Debit card or Card number issued in your name or to access your Account. "You" or "yours" refers to each account holder who requested a debit card or individual who uses a debit card issued in their name to access an Account. "We", "us" or "our" refers to Ameriprise Financial Services, Inc. and Ameriprise Enterprise Investment Services, Inc., subsidiaries of Ameriprise Financial, Inc, which hold your Account. "Issuer" refers to UMB Bank, n.a. or any successor card issuer that we use to provide debit cards that access your Account.

General Information About Card Use. With an activated Ameriprise Visa Debit card, you can handle your everyday cash needs — 24 hours a day. Not only does it give you access to more than a million ATM network machines ("ATMs") located across the country and in many countries throughout the world, but your debit card also enables you to purchase goods and services where ever Visa is accepted. You can use your debit card at merchants and ATMs that display the Visa and PLUS logos. We may cancel your Card if it is used to conduct illegal transactions, participate in fraudulent activity or use it to send money to any gambling entity or organization.

ATM Access. At participating ATMs, you can use your debit card to access the available balance in your Account, subject to the withdrawal limits disclosed in this Agreement. Information on the location of participating ATM machines can be found by visiting the Ameriprise Financial ATM locator found at ameriprise.com/atm.

ATM Cash Withdrawals. You can use your debit card to withdraw funds from the cash sweep option within your Account; each withdrawal is limited to the amount available in your Account, and is further subject to the daily withdrawal limits disclosed in the paragraph titled "Limits on Card Transactions" below. Issuer is entitled to rely on the Account balance most recently communicated to Issuer by Ameriprise Financial in authorizing transactions under this Agreement. Some ATM network machines may impose lower limits on cash withdrawals.

Surcharge-Free Withdrawals at Certain ATMs. Ameriprise Financial participates in a surcharge free ATM network. "Surcharge-free" means that the owner or operator of the ATM does not impose a separate fee for your withdrawal or balance inquiry, even though you may not be a direct customer of that organization. Information on the location of these surcharge free ATM machines can be found by visiting the Ameriprise Financial ATM locator found at ameriprise.com/atm.

Fees for Using ATMs Outside the Surcharge Free Network. We do not assess a fee for withdrawals from your Account or for checking your balance at an ATM. ATM operators and/or networks who are not members of the surcharge-free network may assess an ATM surcharge fee. When you use an ATM outside the surcharge free network, you may be charged a fee by the ATM operator and/or the network that processed the transaction.

Issuer's proprietary ATMs are not part of the surcharge-free Network, and you may be charged a surcharge at the Issuer's ATM. The amount of the surcharge will be disclosed on the screen before you complete your transaction. For example, if the fee is \$2.50, your \$100 cash withdrawal will be charged to your Account as \$102.50. In addition, a fee may be imposed for a balance inquiry, even if you do not make a withdrawal or complete another type of transaction. In those instances, Ameriprise Financial offers you a rebate. For more details on this rebate program, please refer to the Account Documents. The Ameriprise Financial ATM fee rebate program may be modified or discontinued at any time. To find surcharge-free ATM locations near you, visit ameriprise.com/atm.

Other Fees. Ameriprise Financial may charge you various fees related to your Account. For example, you may be charged a documentation fee for copies of receipts for transactions you make with your Card. You may be charged a fee when you seek to place a stop payment on an item that is to be charged to your Account. See the Account Documents for further details.

Point Of Sale Transactions (POS). You may use your Card to purchase goods, pay for services, and get cash from a merchant displaying the VISA® logo, if the merchant permits, or from a participating financial institution. Called "point-of-sale" or "POS" transactions, these purchases involve immediate electronic withdrawals from the Account linked to your Ameriprise Visa Debit card. At participating merchants, you can make purchases of goods and services by either swiping your debit card at a POS terminal and entering your PIN, or by signing for purchases.

Foreign Transactions. If a Card transaction is made in a currency other than U.S. Dollars, Visa USA will process and convert the Card transaction into U.S. Dollars. The exchange rate used to convert the transaction currency into the billing currency for processing international transactions 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. A one percent (1%) International Transaction Assessment fee will be applied to each transaction occurring in a country outside the United States or U.S. Territories.

Limits on Card Transactions. If two or more Cards that we have issued have the same Card number, all Transactions made using those Cards count towards these limits, but if different Card numbers access the same Account, each Card has its own Authorization Limits. There may be other limits on the number of daily ATM withdrawals and purchases you can make with the Card. The particular limits are not disclosed for security reasons.

(a) ATM Transactions Limits. When you use your Card with a PIN to withdraw cash at an ATM, the following standard Authorization Limits apply:

- Maximum daily * cash withdrawal at ATMs (Single ATM Cash and Total ATM Cash): \$1000

* This daily limit applies to each calendar day.

(b) Other Limits on Signature and PIN-Based Transactions. The Card Carrier to which your Card is attached when it is mailed to you lists certain Authorization Limits that apply to Card Transactions for Signature and PIN-Based Transactions. Those limits apply to purchase transactions at the Point of Sale whether authorized through the use of a PIN or your signature and to teller withdrawal transactions at financial institutions.

The following types of limits are set forth on the Card Carrier:

- Total Daily* Purchases (Signature or PIN-Based Transactions).
- Total Daily* Cash Withdrawals at participating financial institutions.

*This daily limit applies to each calendar day.

Please refer to your Card Carrier for those limitations. Keep your Card Carrier for a record of the applicable limit amounts.

Payments. You must maintain a combined asset value sufficient to pay all ATM or debit card transactions. The combined asset value of your Account consists of:

- Available cash in your securities account.
- Money market fund shares.
- Available margin loan value.

Ameriprise Financial will deduct payments for debit card transactions from the combined asset value in your Account in the following order:

- First, from available cash in your securities accounts.
- Second, from the proceeds of redeeming designated money market fund shares.
- Third, from margin loans within the value of your securities margin account.

Authorizations and Authorization Holds. Under the rules governing your Card, a pre-approval ("Authorization") is required for most (but not all) types of Card transactions. In deciding whether or not to grant an Authorization, Issuer will consider, among other things, the then applicable available balance of your Account, as well as the amount of each Card transaction previously authorized within that calendar day. A proposed Card transaction may be denied Authorization if, at the time the Authorization was requested, (a) it is in an amount in excess of your available balance less your Outstanding Transactions, or (b) it, together with your previously authorized Transactions, would cause any of the limitations (the "Authorization Limitations") discussed above in the paragraph titled "Limits on Card Transactions" to be exceeded. This may happen even though some or all of the Outstanding Transactions may never actually settle. When you offer a Card to pay for goods or services, certain merchants may request an Authorization in advance, and may estimate the final value of the resulting Card Transaction. For example, restaurants, bars, barber shops, beauty shops, taxis, or limos typically add an amount, such as 20%, to the expected amount of the transaction, to ensure that sufficient funds will be available to cover the final transaction amount, including gratuity.

When we authorize the Card Transactions, we commit to make the requested funds available when the transactions finally settle, and we place a temporary hold on funds in your Account for the amount indicated by the merchant. Therefore, these types of Card Transactions could result in funds in your Account being "held" for more than the actual amount of the transaction until the final transaction is submitted to us for payment. This means that those "authorized funds" are not available for you to spend elsewhere until the Authorization is released, which could be three (3) days after the Authorization is submitted to us.

After the three (3) day hold expires, merchants still have the right to charge your Card for transactions on which they received an Authorization. When you use your debit card at hotels or car rental companies, the amount of such charges can be significant. Since we authorized the transaction, we are required under Card association rules to honor that Authorization, and your Account will be charged for the Card Transaction.

In addition, under the rules governing your Card, automatic authorizations ("Stand-in Authorizations") may be applicable to a transaction in the event the authorization system is unavailable. The amounts and circumstances under which Stand-in Authorizations may be provided are not publicly disclosed for security purposes.

Each Card transaction entered into by you or anyone authorized by you or otherwise on your behalf will constitute your request that your Account, and any available margin loan balance, if applicable, be debited in an amount equal to the Card transaction, and that such sum be transferred through the applicable settlement system to the participating merchant or financial

institution at which your Card transaction was made. You agree that we are authorized to affect such debits and the Issuer is authorized to take such other action as may be necessary in order to cause your Card transactions to be settled.

You agree that neither we nor Issuer will be liable for any loss you incur in connection with your Card, unless we or the Issuer were negligent in fulfilling their respective obligations under this Agreement. In no event will we or the Issuer be liable for consequential, special, or indirect damage or loss.

Documentation.

- **Terminal Transfers** - You can get a receipt at the time you make a withdrawal using an ATM or when you make a purchase at a point-of-sale terminal, except that certain terminals may not provide receipts for small transactions (\$15 and under). If this exception is applicable, you should ask the merchant for a receipt.
- **Periodic Statements** - You will get a monthly Account statement from us for your Account. The statement will include information about your Card transactions.

Issuance and Access. You have requested or may request in the future a debit card to access your Account. Your debit card will be mailed to you upon your request, but will not be available for use until you have signed and activated the debit card by following the instructions provided with the new debit card.

We reserve the right to cancel and purge debit cards that have not been activated within 90 days of issuance. We may also from time to time cancel and purge debit cards that have been activated but not used within any 12 month period. We may perform either of the aforementioned actions without prior notice to you. Your Card(s) and all privileges shall automatically expire and terminate upon your insolvency, the institution of attachment or garnishment proceedings against you or your Account, Ameriprise Financial's termination of participation in Issuer's Visa Debit Card program, or your cancellation or re-registration of your Account.

Your Personal Identification Number. Your Personal Identification Number (PIN) is a secret number for your debit card that you will set up after activating your card for the first time. After activation is complete, the phone system will prompt you to select a PIN. Should you choose not to set up a PIN at the time of activation, you will automatically be mailed a PIN. A PIN is required for all debit card transactions at participating ATMs. The PIN is used to verify your identity when your Card and the PIN are used to access the available balance in your Account. You should keep your PIN confidential. **Our employees do not know your PIN and will never ask for it.** You may change your PIN at any time by calling the telephone number provided on the sticker on the front of your card. This service is available 24 hours a day, 7 days a week. To change your PIN, you will need the CVV code from the back of your card and the last four digits of your Social Security Number. Your new PIN can be any combination of four numbers (not all four zeros). Only one update/change to the PIN may be made within a 24 hour time period. You agree to make every reasonable effort to safeguard your Card(s) and any PINs.

Renewal. The debit card indicates the expiration date on the front of the Card. Issuer will automatically send you a new debit card before your current debit card expires unless your Card has been previously cancelled, your Account has been closed or Issuer's agreement with Ameriprise Financial has been terminated. Just sign and activate the debit card and it's ready to use immediately. Don't forget to destroy your old debit card.

Cancellation. You may cancel your debit card at any time for any reason. To do so, cut it in half and notify a Customer Service agent at 1 (888) 356.1006. Please note that the debit card issued to you is and remains Issuer's property. We have the right to take possession of it, to demand its return

and/or to cancel it at any time. You agree that even if the debit card is canceled, you will remain responsible for all obligations which you or another authorized user incurred by using the debit card.

Unauthorized Transfers.

(a) **Consumer liability.** Tell us AT ONCE if you believe your debit card and/or PIN code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account.

For ATM transactions, if you tell us within two business days after you learn of the loss or theft of your debit card and/or PIN, you can lose no more than \$50 if someone used your debit card and/or code without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your debit card and/or PIN, and we can prove we could have stopped someone from using your debit card and/or PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by debit card, PIN or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 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.

The liability limits set forth above reflect the limits of your liability under Federal or other applicable law and regulations. In general, however, you will have no liability for unauthorized transactions unless you fail to satisfy the requirements set forth in the following sentence and we notify you of that fact. You must have reported the loss or theft of your Card to us in a reasonably prompt manner, and you must not have been grossly negligent or acted fraudulently in handling your Card or Card account. If we reasonably determine, based on substantial evidence, that you were grossly negligent in the handling of your Card or Card account, such as by filing an excessively late claim, or acted fraudulently in the handling of your Card or Card account, you may be liable for those transactions that occurred prior to your notification as provided under Federal or other applicable law and regulations and as outlined above.

If any network Rules are changed as they affect your liability, those changes will become applicable to your Transactions under this Agreement upon notice to you as provided by law.

Consult Ameriprise Financial for additional details.

(b) **Liability of business customers.** If you are a business or commercial customer of Ameriprise, you represent to Ameriprise Financial, AEIS and Issuer that the Card(s) are intended to be used primarily for business, commercial or agricultural purposes, and not for personal, family or household purposes. As such, you agree that the provisions of subsection (a) above, titled "Consumer liability" and the federal Electronic Fund Transfer Act and Regulation E of the Consumer Financial Protection Bureau do not apply to any transactions made involving use of the Card. You are liable for all transactions accomplished through use of the Card until you provide Ameriprise Financial with written notice of loss of the Card or of an unauthorized transfer at the address provided in subsection (c) immediately below, regardless of whether or not the transactions were in fact authorized by you or by a person that was authorized to use the Card. We are not required to provide commercial or business customers with provisional credit in connection with any claim of unauthorized use during the time that we take to investigate the claim. You agree to

indemnify Ameriprise Financial, AEIS and the Issuer and hold each of them harmless against any claim, demand, damage, loss or cause of action or any kind or nature whatsoever, including, without limitation, reasonable attorney's fees and costs of litigation (unless prohibited by law) arising in any way from the use or unauthorized use of the Card by any person until you have provided Ameriprise Financial with written notice of loss of the Card or unauthorized use and we have had a reasonable time to act on the notice by suspending or cancelling the Card.

- (c) **Contact in event of unauthorized transfer.** If you believe your debit card and/or PIN code has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, call us **right away** at 1 (888) 356.1006 or write us at Ameriprise Financial, Inc., 837 Ameriprise Financial Center, Minneapolis, MN 55474-0837.

Error Resolution Notice. In case of errors or questions about your electronic transfers, contact us immediately at 1 (888) 356.1006 or write us at Ameriprise Financial, Inc., 837 Ameriprise Financial Center, Minneapolis, MN 55474-0837. If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (a) Tell us your name and Account number (if any);
- (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; and
- (c) Tell us the dollar amount of the suspected error. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within 10 business days (20 business days if the transfer involved a new account) 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 we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally credit your Account. Your Account is considered a new account for the first 30 days after the first deposit is made. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Liability for Ameriprise Financial and Issuer. If we or the Issuer do not complete a transfer to or from your Account on time or in the correct amount according to your request and this Agreement, we or the Issuer will be liable for your losses or damages. However, there are some exceptions. Neither Ameriprise Financial nor the Issuer will be liable for instance:

1. If, through no fault of Ameriprise Financial or the Issuer, you do not have enough money in your Account to make the transfer.
2. If the automated teller machine where you are making the transfer does not have enough cash.
3. If the terminal or system was not working properly and you knew about the break down when you started the transfer.

4. If circumstances beyond our or the Issuer's control (such as fire or flood) prevent the transfer, despite reasonable precautions that we or the Issuer have taken.

5. There may be other exceptions stated in the Account Documents.

Business Days. Ameriprise Financial and the Issuer's business days are Monday through Friday, not including holidays.

Confidentiality. Issuer and Ameriprise Financial may disclose information to third parties about your Account or the transfers you make: (1) where it is necessary for completing the transfers, (2) where it is necessary for activating additional services; (3) in order to verify the existence or condition of your Account for a third party such as a credit bureau or a merchant, (4) to a consumer reporting agency for research purposes only; (5) in order to comply with government agencies or court orders, (5) if you have given Issuer or Ameriprise Financial your written permission, or (6) as is otherwise stated in Ameriprise Financial's Privacy Policy. In addition, Issuer may provide information about you to Visa USA, its members or their respective contractors for the purpose of providing emergency cash and emergency card replacement services. You acknowledge and agree that Issuer may provide information to Ameriprise Financial regarding any transactions made with a Card or Card number and with respect to any payments made on account of any liability arising out of use of a Card.

Notice of ATM Facility User Precautions. As with all financial transactions, please exercise discretion when using an ATM. For your own safety, be careful. The following suggestions may be helpful:

1. Mark each transaction in your account record, but not while at the ATM facility. Always save your ATM receipts. Don't leave them at the ATM facility because they may contain important account information.
2. Compare your records with the account statements you receive.
3. Don't lend your debit card to anyone.
4. Remember, do not leave your card at the ATM.
5. Protect the secrecy of your PIN. Protect your debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your debit card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
6. Prevent others from seeing you enter your PIN by using your body to shield their view.
7. If you lose your debit card or it is stolen, promptly notify us. You should consult the other disclosures in this document under the Unauthorized Transfers section for additional information about what to do if your card is lost or stolen.
8. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM facility particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM facility.
9. Don't accept assistance from anyone you don't know when using an ATM facility.
10. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
11. Don't display your cash.

12. At a drive-up facility, make sure all the car doors are locked and all the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.

13. We want the ATM facility to be safe and convenient for you. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Amendments. You agree that the Issuer or Ameriprise Financial shall have the right to amend this Agreement by modifying or rescinding any existing provisions or by adding any new provision. You understand and acknowledge that we may modify or change the terms and conditions of this Agreement by mailing a written notice of the modification or change or a new printed Agreement to you at your address as reflected on the application or other address you provide to us or, if you are an online client, by posting such modifications or changes online. You agree that it is your obligation to promptly inform us of any change to your U.S. postal and/or electronic address of record. You agree that any future amendments and/or modifications made to the Ameriprise Visa Debit Card Agreement shall apply to this Account or any subsequent accounts you ask us to establish for you in the future. Such written notice or posting of the amendment will include the effective date of the modification or change. No such amendment shall become effective prior to 30 days from the date of such notice unless required or otherwise permitted by law or regulation. The use of your Account after the effective date of the proposed modification or change shall constitute your acknowledgement and agreement to be bound thereby. This Agreement is not subject to any oral modification. This Agreement, along with the Application(s) and your Account Documents, constitutes the entire Agreement between you and us related to your Account.

Visa Account Updater. The Issuer subscribes to the Visa Account Updater Service (VAU Service). Under this Service, if you have given a merchant your Card number and authorized the merchant to bill your Account periodically for recurring payments, or if you provided your Card number to a merchant so that you can conveniently make purchases from the merchant from time to time, and the Issuer issues you a new Card number, your new Card number will automatically be sent to each merchant that subscribes to the VAU Service. Because not all merchants or billing entities subscribe to the VAU Service, you should always check with each individual merchant that you have authorized to bill your Account to ensure that your payments will continue with your new Card number.

You can instruct Issuer not to provide your new Card number to merchants by opting-out of the update service. To opt out, call the Issuer at 1 (888) 356.1006.

Miscellaneous. Any notice or other communication given by Issuer or Ameriprise Financial to you shall be effective when mailed postage prepaid to you at your last address appearing on the records evidencing your Account. This Agreement, your Card(s), and all Card Transactions shall be governed by and construed in accordance with the laws of the State of Minnesota, to the extent not governed by the Rules or applicable Federal law. If any provision of this Agreement is held to be unenforceable, such determination will not affect the validity of the remaining provisions of the Agreement. The headings used in this Agreement are solely for convenience of reference, are not a part of the Agreement, and shall not be used to interpret or construe any provision of the Agreement. Issuer has the right to assign this Agreement, the Cards and any of its rights and obligations under this Agreement to any person without your consent. You shall not assign any right or privilege hereunder, or attempt to transfer any Card(s), to any other person without Issuer's prior written consent.

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