By selecting your PIN and activating the Card in accordance with the instructions accompanying these Terms, you will be able to use these Terms ("Terms") and the services provided in accordance with these Terms ("Services"). These Terms describe your rights and responsibilities as a Cardholder and the responsibilities of the Comerica Bank Group, Inc. and certain affiliated and related entities ("We"). If you do not agree to these Terms, or if you do not agree with the information contained in your Card account or any other information provided to you by us, you may withdraw the information by calling us at the number listed on the back of your Card or by visiting www.GoProgram.com. From the website, you may also transfer funds to a U.S. bank account.

1. Payments to You. Your account has been established with us to provide you with certain financial services. The account is non-tradable and non-transferable. You will not receive any dividends or interest on your account.

2. Personal Identification Number (PIN). To use your Card at automated teller machines (ATMs) and to withdraw cash, you must know your PIN. You must keep your PIN confidential and not disclose it to anyone. You must use your PIN in full (i.e., the complete number of digits) each time you use your Card. You may provide your PIN to a live agent when you speak to us on the phone. You can use your Card for any transaction that requires a PIN, but we do not provide a statement that shows your PIN.

3. Card Transactions. You can use the Card to obtain cash from ATMs and financial institutions, and to make purchases at points of sale (POS) terminals. You may also use the Card for certain other transactions, including online purchases and telephone transactions. When you use the Card to obtain cash, you must pay for the amount of cash you receive. You may also use the Card to make purchases at certain merchants, such as hotels, a hold may be placed on your funds in your Card account. If your funds in your Card account are insufficient to cover the hold, your funds may be automatically withdrawn from your Card account. If your funds in your Card account are insufficient to cover the hold, your funds may be automatically withdrawn from your Card account.

4. Card and PIN Security. You agree not to give or otherwise make your Card or PIN available to anyone. You agree to promptly report to us any unauthorized transaction in your Card account or any other information provided to you by us.

5. Unclaimed Property. If we are unable to locate the Cardholder after a reasonable period of time, we will report the Cardholder's name and address to the appropriate state or local government agency. You may request to receive your funds from us by writing to us at the address listed on the back of your Card or by visiting www.GoProgram.com. From the website, you may also transfer funds to a U.S. bank account. You may also contact us at the number listed on the back of your Card or by visiting www.GoProgram.com. From the website, you may also transfer funds to a U.S. bank account.