ESA REIMBURSEMENT TIMING & LATE PAYMENTS
YOUR RIGHTS, RESPONSIBILITIES, AND LIMITS

Your full Statement Balance is due by the Payment Due Date shown on your monthly statement, which is at least 21 days after your statement is delivered to you. If a reimbursement delay causes you to miss that date, you may qualify for a late fee waiver.

This policy applies to Pathfinder cardholders enrolled in an ESA program (Pathfinder is currently only available in the state of Arizona).

KEY TERMS

Delayed Reimbursement
A reimbursement request that you submitted to the State Agency at least 3 days before your Payment Due Date, but that the State Agency hasn't reimbursed yet. Your quarterly ESA funds must have been deposited into your ESA account by that date, unless you're new to the ESA program (this is your first signed ESA contract with the State Agency) or Pathfinder extended your credit before the State Agency funded your ESA account.

ESA (Education Savings Account)
A state-funded account used to pay for approved educational expenses.

State Agency
The state agency that administers ESA funds and processes reimbursement requests.

Statement Balance
The total amount owed on your Pathfinder account as of your statement date.

Payment Due Date
The date by which your Statement Balance must be paid, as shown on your monthly statement. It is at least 21 days after your statement is delivered to you.

Third-Party Vendor
The platform used to submit and track ESA reimbursement requests.

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YOUR RIGHTS

Late Fee Waiver

We charge a $15 late fee if we don't receive your payment within 15 days after your Payment Due Date. If you can't pay your full Statement Balance because of a Delayed Reimbursement, you may qualify to have that fee waived.

To qualify:

- Your reimbursement request must meet the definition of a Delayed Reimbursement (see *Key Terms*).
- The purchases must be ESA-eligible and approved by Pathfinder. Fraudulent, or ineligible purchases, and purchases the State Agency has denied, are not covered.
- You must let us know your reimbursement is pending and provide the date you requested reimbursement. We may check its status with the Third-Party Vendor or ask you for proof, such as a record from the Third-Party Vendor, a reimbursement confirmation email, or a screenshot showing the pending status. You can send proof by text, email, or the Pathfinder app.
- All other balances on your account that aren't related to the Delayed Reimbursement must be paid in full on or before the Payment Due Date.

To request a waiver, text or call us at (833) 348-6330, email support@pathfindercard.com, or reach out in the Pathfinder app. We'll review your request within 3 business days and let you know the outcome. If we approve it:

- If the late fee is added but hasn't appeared on a statement yet, we'll remove it before your statement closes
- If the late fee has already appeared on a statement, we'll credit your account for the fee amount on the day we approve your request. The credit will appear on your next billing statement

Important: Only the Delayed Reimbursement amount is covered. If all the other balances are paid in full, we won't count the Delayed Reimbursement amount when deciding whether your payment is late, and you won't be charged a late fee.

Partial Payments

If you pay part of the Delayed Reimbursement amount before your reimbursement arrives, you'll still qualify for the late fee waiver.

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We Wait With You

Once we confirm that your payment was affected by a Delayed Reimbursement, and that all other balances not related to the Delayed Reimbursement were paid in full, we:

- Will not lower your spending limit, suspend your account, or freeze your card
- Will not send your account to collections

If the Delay Lasts Longer Than Expected

- If the delay continues into future billing cycles, please contact us to request continued coverage of the late fee.

Note: *This additional accommodation is not automatic and requires a separate review.*

If the State Agency Denies Your Reimbursement

If the State Agency denies your reimbursement request (rather than delaying it), **you must notify us immediately** by text, phone, email, or the Pathfinder app. We have no way of knowing about a denial unless you tell us, and the sooner we know, the sooner we can help with next steps. If we don't hear from you, we won't be able to help you with next steps, such as an appeal.

Pathfinder Guarantee: If a purchase qualifies for the Pathfinder Guarantee and the State Agency denies reimbursement for it, you may not be responsible for paying for that purchase, up to the limits in the Pathfinder Guarantee terms. See *Pathfinder Guarantee* terms for details.

For full details on your right to appeal, what happens to your account while an appeal is pending, and outcomes of the appeal process, please refer to the *ESA Reimbursement - State Agency Denial & Appeals Process* document for your state (currently only available for the state of Arizona).

YOUR RESPONSIBILITIES

Submit Your Reimbursement On Time

These protections apply when the delay is caused by the State Agency's processing, not by late, incomplete, or rejected submissions on your end. To qualify, you must:

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- Submit your reimbursement request in time for it to qualify as a Delayed Reimbursement (see *Key Terms*).
- Submit only ESA-eligible purchases.
- Let us know your reimbursement is pending, and provide proof if we ask for it. See *Late Fee Waiver* above for what counts as proof.

Contact Us

If your Payment Due Date is getting close and your reimbursement hasn't arrived, contact our Parent Support Team. You can request coverage even if there's a known delay.

- Let us know by text, phone or email that your reimbursement is still pending and include the date that you requested reimbursement.
- If we need more information, we'll ask you for proof that you submitted your request at least 3 days before your Payment Due Date. You can send it by text to (833) 348-6330, by email to support@pathfindercard.com, or through the Pathfinder app.
- We'll review your request within 3 business days and let you know the outcome. If we have any questions, we will reach out to you
- If we approve your request and:
    - A late fee is added but hasn't appeared on a statement yet, we'll remove it before your statement closes.
    - Your statement has already closed and a late fee was charged, a credit equal to the late fee amount will be made to your account on the day we approve your request. The credit will appear on your next billing statement
- If we don't approve your request, you have the right to dispute the decision in writing. Send your written dispute to support@pathfindercard.com or by mail to:
  Column N.A. c/o Pathfinder
  PO Box 202527
  Dallas, TX 75320-2527

Get in Touch With Us

Phone/SMS: (833) 348-6330

Email: support@pathfindercard.com

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LIMITS OF THIS POLICY

These protections are not unlimited. Please note:

- If a Delayed Reimbursement continues past one billing cycle, your protections do not continue automatically. Before your next Payment Due Date, you must contact us again to confirm the delay is ongoing and request continued coverage. We may ask for more information or documentation, which you must send to us within 10 business days of our request.
- If your reimbursement request doesn't meet the definition of a Delayed Reimbursement, for example because you submitted it fewer than 3 days before your Payment Due Date, these protections don't apply.
- Only the Delayed Reimbursement amount is covered: ESA-eligible purchases approved by Pathfinder that are still awaiting reimbursement. All other amounts owed for that statement period must be paid in full on or before the Payment Due Date. If any other balance remains unpaid, you won't qualify for the waiver.

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