The information you have provided seems to be a mixture of legal documents and terms of service. It appears to be part of a legal agreement, potentially related to arbitration procedures and dispute resolution. The text is quite complex and contains legal jargon that is typical of such agreements. It outlines the conditions under which an arbitration hearing must take place, the rights and obligations of the parties involved, and the process for opting out of arbitration. If you have specific questions about this text or need further clarification, I would recommend consulting with a legal professional.
If you wish to use the Card to make purchases over the Internet, by telephone or in person, please provide the following information: the name and address of the merchant or the individual you are purchasing from; the amount of the purchase; and the total amount you expect to pay. The merchant should be advised that you wish to use the Card for the transaction. If the merchant questions the availability of funds on the Card or your authority to use the Card, you must inform us immediately by calling toll free number at 866-594-2076. You may be required to provide additional information to the merchant and/or us. You must keep your statements current and make certain that all information provided to us is true and complete. If we believe, in our sole discretion, that the use of the Card is unusual, improper or fraudulent, we may take any action we determine to be appropriate, including but not limited to: (a) limiting, placing or stopping the Card, (b) requesting documentation, information or identification from you, (c) discontinuing the use of the Card, (d) requiring additional identification or information, (e) blocking the Card for future transactions, or (f) referring the matter to law enforcement. The merchant should be treated the same as you and you are responsible for safeguarding the Card. You do not have the right to stop payment on any transaction originated by use of the Card.

**Holds**

In certain circumstances, the authorization for a purchase may be greater than the amount of the authorized purchase. We are not obligated to pay the amount authorized, even if the final settlement transaction amount of the authorization (a “hold”) even though the actual purchase may be less than the authorized amount. You agree to accept a refund in the form of a credit to your Card account. We will only charge you for the authorized amount of the purchase as long as the final settlement transaction amount is less than the authorized amount. If the final settlement transaction amount is greater than the authorized amount, we will charge you the difference between the authorized amount and the final settlement transaction amount. If the amount of the Credit Card authorization is less than the amount of the actual purchase, you agree to accept a refund in the form of a credit to your Card account. The authorization may be greater than the amount charged to your Card account if the merchant requests a ‘verification of funds’ or similar authorization. If you wish to use the Card to make purchases over the Internet, by telephone or in person, you must provide the following information: the name and address of the merchant or the individual you are purchasing from; the amount of the purchase; and the total amount you expect to pay. The merchant should be advised that you wish to use the Card for the transaction. If the merchant questions the availability of funds on the Card or your authority to use the Card, you must inform us immediately by calling toll free number at 866-594-2076. You may be required to provide additional information to the merchant and/or us. You must keep your statements current and make certain that all information provided to us is true and complete. If we believe, in our sole discretion, that the use of the Card is unusual, improper or fraudulent, we may take any action we determine to be appropriate, including but not limited to: (a) limiting, placing or stopping the Card, (b) requesting documentation, information or identification from you, (c) discontinuing the use of the Card, (d) requiring additional identification or information, (e) blocking the Card for future transactions, or (f) referring the matter to law enforcement.

**Mutual Arbitration Agreement**

By accepting this Agreement, you agree that disputes and claims arising between you and us will be resolved by a mutual arbitration agreement. This Mutual Arbitration Agreement will govern legal disputes and claims between you and us. In the event you and we are unable to resolve a dispute through pre-arbitration dispute resolution, you and we agree that such a claim or request for relief (such as a request for injunctive relief), then the Parties agree that such a claim or request for relief (such as a request for injunctive relief) is limited to preventing the other party from using a self-help remedy and that does not constitute a “Claim” that must be arbitrated. The institution and/or maintenance of any such notice, action, or legislation shall not be a waiver of the right of either party to compel arbitration pursuant to this Mutual Arbitration Agreement. Moreover, the term “Claim” shall be defined to mean any claim whether a dispute can or must be arbitrated, or whether this Mutual Arbitration Agreement is valid, enforceable, or applicable. The term “Claim” shall include all claims and causes of action, including, but not limited to, any claims and causes of action stated in notices of arbitration and other provisions labeled “Pre-Arbitration Dispute Resolution” or “Class, Consolidated, Collective, and/or Representative Action Waivers.” Including whether they are asserted individually or on a class-wide, consolidated, or collective basis. Parties are also prohibited from bringing on behalf of only a court of competent jurisdiction and not by an arbitrator or arbitration administration.

**Federal Arbitration Act**

Notwithstanding any choice of law or other provision in this Bank Services Agreement, the Parties agree and acknowledge that this agreement evidences a transaction involving interstate commerce and that the Federal Arbitration Act (“FAA”) shall govern its interpretation and enforcement and proceedings pursuant thereto. The Parties expressly agree that this Mutual Arbitration Agreement shall be governed by the FAA even in the event you and/or the Truist are otherwise exempted from the FAA. For example, if we are otherwise exempted from the FAA in a law governing arbitration agreements in the state in which you reside apply shall comply with the FAA, Consolidated, Collective, and/or Representative Action Waiver: The Parties agree that, if any aspect of these requirements has not been met, the Parties agree that any court that enjoins the filing or prosecution of an arbitration agreement, or otherwise limits the ability of a party to accept or administer the arbitration or assess fees in connection with an arbitration agreement, or otherwise limits the ability of any party to accept or administer the arbitration or assess fees in connection with an arbitration agreement, or otherwise limits the ability of any party to accept or administer the arbitration or assess fees in connection with an arbitration agreement, or otherwise limits the ability of any party to accept or administer the arbitration or assess fees in connection with an arbitration agreement.

**b) After completion of the informal dispute resolution process, if the Claim remains unresolved, either you or Truist may initiate an arbitration by submitting to us in writing.** You must first include (a) the telephone number, mailing address, and e-mail address of the Party that you believe is responsible for the dispute or breach, (b) a description of the legal claims and non-legal claims at issue, and (c) a statement of the facts alleged to support each legal claim at issue. A legal claim is a claim for injunctive relief, (d) a description of the remedy sought and an account of why the remedy is appropriate and compensatory relief is available in United States Dollars (any request for injunctive relief or attorneys’ fees) shall be in a form and manner acceptable to Truist, (e) a description of the nature of any applicable filing fee. The party initiating arbitration must serve the demand on the other party. In the event that the dispute involves a claim for injunctive relief seeks the payment of money, (f) the original personal signature of the party seeking arbitration (a digital, electronic, copied, or facsimile signature is not sufficient). Counsel must also provide a certification that, to the best of counsel’s knowledge, information, and belief, the Party seeking arbitration is a natural person, (g) any additional notice, or any other notification, delay, or need that is necessary to be made in advance of the cost of dispute resolution, (h) the claims and other legal claims are warranted by existing law or by a reasonable argument for obtaining an award, and (i) any factual and legal contentions have evidentiary support, or if so specified. Therefore, we will refer the parties to the informal dispute resolution process set forth in the Bank Services Agreement. If the parties fail to resolve the dispute, the parties may then request arbitration of the dispute. A dispute must contain the claimant’s name, telephone number, mailing address, and e-mail address, the Account number of any Account at issue, a factual description of the dispute or breach, including the total amount of any claimed damages, the amount that the claimant is seeking for reasonable compensation, and the estimated cost of any damage or loss, (a) the nature of any applicable filing fee, (b) a detailed description of the dispute or breach, and the nature of any applicable filing fee, (c) a signed agreement stating the other party’s name and mailing address, and (d) any additional notice, or other notification, delay, or need that is necessary to be made in advance of the cost of dispute resolution.