



CARDHOLDER SCHEDULE OF FEES

Visa® MoneyCard / PayCard

Enrollment & card issuance, original	free
Monthly / Annual Maintenance Fee	\$4.25
Direct deposit of payroll to card	free
Visa® ReadyLink Cash Loads ¹	free
Account to Card Deposits	free
Card to card transfers	free
Cash withdrawal from Card by bank teller ² , domestic	free
Retail purchases, signature, domestic	free
Internet / telephone purchase using Visa	free
Payments to service providers using Visa	free
Payments to anyone using BillPay™ (per payment)	\$1.00
ATM Withdrawals, domestic ³ 2 ATM withdrawals / month free. Then \$1.50	
Card to bank account transfers	\$1.50
Retail purchase using PIN, domestic, including cash back	\$0.75
Account overdrafts (per overdraft)	\$0.00
Internet / telephone information access, balance inquiries, etc.	free
ATM Balance inquiries	\$0.50
ATM / POS Denials - 4 such denials are allowed per month then \$0.50 each	
Internet statements, transaction history downloads	free
PIN change, on-line / telephonic	free
Customer Service, on-line or automated over the phone	free
Customer Service, live, services not available automated	free
Customer Service, live, for services available on-line or automated	\$2.75
PIN change, on-line / telephonic	free
PIN reset and reissue due to lost PIN	\$1.00
Mailed paper statement upon request	\$2.00
INTERNATIONAL SERVICE FEES if different from above	
ATM Withdrawals, international	\$3.00
Cash withdrawal from Card by Bank Teller, international	\$5.00
Retail purchase using PIN, international, including cash back	\$1.50
OTHER	
Card Replacement	\$5.00
Expedite charge, upon request (such as for card replacement)	\$25.00
Charge-backs/Disputes (cardholder responsibility)	\$25.00

Companion Card (ATM / PIN Only)⁴

Enrollment & card issuance, original	\$5.00
Monthly / Annual Maintenance Fee	free
Direct deposit of payroll to card	free
Visa® ReadyLink Cash Loads ⁴	n/a
Account to Card Deposits	free
Card to card transfers	free
Cash withdrawal from Card by Bank Teller, domestic ⁴	n/a
Retail purchases, signature, domestic ⁴	n/a
Internet / telephone purchase using Visa ⁴	n/a
Payments to service providers using Visa ⁴	n/a
Payments to anyone using BillPay™ (per payment)	\$1.00
ATM Withdrawals, domestic ³ 2 ATM withdrawals / month free. Then \$1.50	
Card to bank account transfers	n/a
Retail purchase using PIN, domestic, including cash back	\$0.75
Account overdrafts (per overdraft)	\$0.00
Internet / telephone information access, balance inquiries, etc.	free
ATM Balance Inquiries	\$0.50
ATM / POS Denials - 4 such denials are allowed per month then \$0.50 each	
Internet statements, transaction history downloads	free
PIN change, on-line / telephonic	free
Customer Service, on-line or automated over the phone	free
Customer Service, live, services not available automated	free
Customer Service, live, for services available on-line or automated	\$2.75
PIN change, on-line / telephonic	free
PIN reset and reissue due to lost PIN	\$1.00
Mailed paper statement upon request	\$2.00
INTERNATIONAL SERVICE FEES if different from above	
ATM Withdrawals, international	\$3.00
Cash withdrawal from Card by Bank Teller, international	n/a
Retail purchase using PIN, international, including cash back	\$1.50
OTHER	
Lost / Stolen Card Replacement	\$5.00
Expedite charge, upon request (such as for card replacement)	\$25.00
Charge-backs/Disputes (cardholder responsibility)	\$25.00

¹There is no program fee for any card load. The Visa load station owner may charge a fee.

²Service must be provided by a Visa member bank.

³Cash withdrawals from any Allpoint® Network ATM are guaranteed to be surcharge free. Other ATM owners may charge a usage fee.

⁴Visa® benefits are not features of the Companion Card.