

| SERVICE | DESCRIPTION | FEE |
|---|---|--|
| Activation Fee | Bank fee for card activation | FREE |
| Monthly Maintenance Fee | Maintenance fee charged each month to unexpired card accounts | \$2.95 |
| Employer Value Loads | Funds being loaded from an employer via ACH direct deposit to the card account for access by cardholder | FREE |
| Consumer Value Load <i>Limited to \$2,500 per Day</i> | Funds loaded through merchant locations using MasterCard RePower or other approved loading networks. | FREE |
| ATM Withdrawal – US <i>Limited to \$500 per Day</i> | ATM Cash withdrawal initiated in the United States. Does not include ATM owner surcharges. | \$1.50 |
| ATM withdrawal - Outside of US <i>Limited to \$500 per Day</i> | ATM cash withdrawal initiated outside the United States. Does not include ATM owner surcharges. | \$3.50 |
| Cash Advance over the counter in bank <i>Limited to \$2,500 per Day</i> | MasterCard cash advance in a bank branch and subject to bank rules | 1 FREE per value load then \$4.00 each |
| ATM balance inquiry | ATM inquiry for current balance | \$0.50 |
| MasterCard Signature Transactions | MasterCard merchant POS signature, online and phone transactions | FREE |
| MasterCard PIN Transactions | MasterCard transactions at merchant where PIN is used | \$0.50 |
| ATM Decline | Any ATM cash withdrawal transaction resulting in a decline | \$1.50 |
| Lost/Stolen card Replacement | Replacing a card that has been lost or stolen | \$15.00 |
| Overnight shipment of card | Shipping the card to arrive within 2 business days by courier | \$15.00 |
| Statement printed and Mailed | Printing and mailing a statement at the cardholder request | \$1.00 |
| 1-800 calls for voice Response | Each call to the 1-800 voice response number | FREE |
| Live agent calls | Each call to a live agent | FREE |
| Bill Payment Via Internet | Pay a merchant using online bill Pay | \$2.00 |
| Transfer Funds to Bank Account | Electronically transfer funds off of card to a bank account | \$2.00 |
| SMS Text Message Alerts | Cardholder enrolls via the cardholder web site for text message services | \$1.00 per month |