

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