



CARDHOLDER FEE'S PAYCARD PROGRAM

<u>ENROLLMENT FEE</u>	FREE
(1) FREE TRANSACTION PER PAY PERIOD	FREE
ANNUAL FEE	FREE
MONTHLY FEE	FREE
REWARDS PROGRAM / ENROLLMENT	FREE
REWARDS PROGRAM / MONTHLY	FREE
DORMANCY FEE / MONTHLY (AFTER NINETY (90) DAYS OF INACTIVITY)	\$ 3.00
<u>ATM - UNITED STATES</u>	
WITHDRAWAL	\$ 1.50
WITHDRAWAL (SURCHARGE FREE/ALLPOINT)	\$ 1.75
OTHER TRANSACTIONS	\$ 1.00
<u>POINT OF SALE – UNITED STATES</u>	
SIGNATURE PURCHASE	FREE
PIN PURCHASE	\$ 0.75
PIN PURCHASE (SURCHARGE FREE/ALLPOINT)	\$ 0.50
DECLINE, INQUIRY	\$ 0.45
RETURN, DECLINE RETURN	\$ 0.80
<u>MONEY TRANSFER WORLDWIDE (CARD TO CARD)</u>	
\$1 - \$100	\$ 2.00
\$101 - \$250	\$ 3.00
\$251 - \$500	\$ 4.00
\$501 - \$750	\$ 5.00
\$751 - \$1000	\$ 6.00
\$1001 - \$1500	\$ 7.00
\$1501 - \$2500	\$ 8.00
TRANSFER TO CHECKING ACCOUNT (ACH)	\$ 1.00
PIN CHANGE	FREE
AUTOMATED TELEPHONE (U.S.)	FREE
OPERATOR ASSISTED (U.S.)	FREE
AUTOMATED TELEPHONE (OUTSIDE U.S.)	FREE
OPERATOR ASSISTED (OUTSIDE U.S.)	FREE
WEBSITE LOG IN	FREE
PERIODIC STATEMENT (MAILED – IF REQUESTED)	\$ 1.50
CARDHOLDER INITIATED CANCELLATION	\$ 5.00
ACCOUNT ALERTS (LOADS, DEBITS AND BALANCE ALERTS)	FREE
GLOBAL CASH CARD CONVENIENCE CHECK	\$ 1.50
OVER LIMIT FEE ATM CARD	\$ 5.00
OVER LIMIT FEE DEBIT MASTERCARD®	\$15.00
<u>LOAD CARD</u>	
DIRECT DEPOSIT	FREE
MONEYGRAM (CASH ONLY – U.S. ONLY)	\$ 5.95
ACE CASH EXPRESS (CASH ONLY – U.S. ONLY)	\$ 4.95
WESTERN UNION	\$ 4.45
PERSONAL AND ELECTRONIC CHECK (SEVEN (7) DAY HOLD)	\$ 1.00
POSTAL MONEY ORDER, CASHIERS CHECK	\$ 1.00
BANK WIRE	\$ 1.00 + BANK CHARGE