



Cardholder Agreement

Personal Spend Cardholder Agreement and Disclosure Statement

SCHEDULE OF FEES:	
Activation Fee	\$9.95
PIN Transaction Fee	\$0.50
Overdraft Fee	\$0.00
Monthly Maintenance Fee	\$4.95
Replacement Card Fee	\$10.00
Balance Reimbursement Fee	\$19.95
Inactivity Fee *	\$2.95
Bill Pay Transaction **	\$1.00 each occurrence
Account Authorization Fee ***	\$5.00
ATM Cash Withdrawal (domestic)	\$1.95
ATM Balance Inquiry or decline (domestic)	\$0.50
ATM Cash Withdrawal (international)	\$3.95
ATM Balance Inquiry or decline (international)	\$2.00
Contacting Customer Service	Free
Add Money via Direct Deposit ****	Free
Add Money via ACH ***	Free
On-line Statement ****	Free

*Inactivity fee - cards are considered inactive after 180 days of non-activity.

**Bill pay transaction fees are \$1.00 for each occurrence

***The fee is charged to allow the loading of funds to your card from a verified bank account unrelated to payroll direct deposits. An additional Account Authorization Fee will be charged for each new bank account added or changes in bank information. You can add funds to your card from a verified bank account. This verification process is for your security.

**** If you request to receive a written monthly statement you will be charged a Regular Monthly Statement Fee of \$2.95

***** There is no fee to load the card through direct deposit or via an employer. However, if you use Green Dot[®], our load partner, you will be charged a fee by the load partners.

If you use an ATM not owned by us, you will be charged a fee by the ATM operator including a balance inquiry even if you do not complete a withdrawal.

Other Fees May Apply:

Card research and requests. If you request that we perform research or handle special requests relating to the Card, there will be a charge of \$25.00 per hour for each request. If your request involves a billing error or unauthorized transaction, this service is free.