

			How to Minimize or Avoid Fees
	Amount	When You Are Charged	
Monthly Fee			Become a Hóla Móvil mobile subscriber
Secondary Card			Become a Hóla Móvil mobile subscriber
Fees for Spending/Transferring Money in U.S.			
PIN Purchase	\$0.49	Each time you make a point-of-sale purchase by selecting "debit" and entering your Personal Identification Number "PIN"	You can make a signature purchase at no charge by selecting "credit" at checkout and signing for your purchase if requested to do so by the merchant.
Fees for Getting Cash in U.S.			
ATM Cash Withdrawal	\$1.75	You may also be charged a fee/surcharge by the ATM operator or any network used to complete the transaction.	Withdraw cash surcharge free using an ATM displaying the MoneyPass® logo (locate them at www.moneypass.com) or request cash back at point-of sale using your PIN (PIN Purchase Fee applies). Also, make payments using your Card rather than cash when possible.
Bank Teller Cash Withdrawal	\$1.75	Each time you request a cash withdrawal from a bank teller.	Withdraw cash surcharge free using an ATM displaying the Visa logo (locate them at www.visa.com/atmlocator/#(page:home) or request cash back at point-of sale using your PIN (PIN Purchase Fee applies). Also, make payments using your Card rather than cash when possible.
Fees for Adding Money			
Cash Load Through Visa ReadyLink, GreenDot, Western Union, moneyGram Reload Locations or Using the GreenDot MoneyPak®	Varies by location; approximately \$4.95 per load	Third party reload networks (e.g. GreenDot and Western Union) may assess a fee for each load. Visit www.westernunion.com or www.greendot.com to find a list of reload network locations and be sure to ask about the cost before conducting the load.	Direct deposit your paycheck or government benefits to your Card at no charge. Obtain your direct deposit form online or by calling us.
Fees for Customer Service, Getting Card Information and Card Maintenance			
ATM Balance Inquiry	\$0.49	This fee is charged each time you request your Card balance using an ATM regardless of whether you also conduct a cash withdrawal.	Check your balance by logging into your account online.
Mailed Statement (if more frequent than 2 per 6 months)	\$1.95	Each time you request this service if requested more than 2 times every 6 months.	You can view and print your account transaction history online at no charge.
Secondary/Replacement Card	\$3.95	Each time you request this service if the replacement/secondary Card is requested prior to Card expiration date.	Take good care of your Card and always keep it in your possession. You will not be assessed this fee if your Card was stolen.
Fees for Declined Transactions and Transactions that Result in a Negative Card Balance			
Purchase Decline (Signature or PIN)	\$0.50	Each time a point-of-sale or online purchase is declined for insufficient funds.	Keep track of your balance and only attempt transactions in amounts less than the available balance on the Card.
ATM Decline	\$1.75	Each time an ATM cash withdrawal request is declined for insufficient funds.	You can conveniently track your balance at no charge by visiting us online, by calling us, or enrolling in SMS balance alerts.
ACH Decline	\$12.95	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.	
Fees for Spending Money Outside the U.S.			
International Signature Purchase	\$0.25	Each time you select "credit" and sign for a purchase outside the U.S.	
International PIN Purchase	\$0.25	Each time you make a purchase outside the U.S. by selecting "debit" and entering your PIN.	
International ATM Cash Withdrawal	\$2.00	Each time you use an ATM outside the U.S. to withdraw cash. You may also be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).	
International ATM Balance Inquiry	\$2.00	This fee is charged each time you request your Card balance using an ATM regardless of whether you also conduct cash withdrawal.	Check your balance by logging into your account online.

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