



	Amount	When You Are Charged	How to Minimize or Avoid Fees
Monthly Fee	NONE		
Secondary Card			
<b>Fees for Spending/Transferring Money in U.S.</b>			
PIN Purchase	\$0.49	Each time you make a point-of-sale purchase by selecting "debit" and entering your Personal Identification Number "PIN"	<b>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.</b>
<b>Fees for Getting Cash in U.S.</b>			
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.	<b>Withdraw cash surcharge free using an ATM displaying the MoneyPass® logo (locate them at <a href="http://www.moneypass.com">www.moneypass.com</a>) 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.</b>
Bank Teller Cash Withdrawal	\$1.75	Each time you request a cash withdrawal from a bank teller.	<b>Withdraw cash surcharge free using an ATM displaying the MoneyPass® logo (locate them at <a href="http://www.moneypass.com">www.moneypass.com</a>) 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.</b>
<b>Fees for Adding Money</b>			
Cash Load Through GreenDot or Western Union 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 <a href="http://www.westernunion.com">www.westernunion.com</a> or <a href="http://www.greendot.com">www.greendot.com</a> to find a list of reload network locations, and be sure to ask about the cost before conducting the load.	<b>Direct deposit your paycheck or government benefits to your Card at no charge. Obtain your direct deposit form online or by calling us.</b>
<b>Fees for Customer Service, Getting Card Information and Card Maintenance</b>			
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.	<b>Check your balance by logging into your account online.</b>
Mailed Statement (if more frequent than 2 per 6 months)	\$1.95	Each time you request this service if requested more than 2 times eve 6 months.	<b>You can view and print your account transaction history online at no charge.</b>
Secondary/Replacement Card	\$3.95	Each time you request this service if the replacement/secondary Card is requested prior to Card expiration date.	<b>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.</b>
<b>Fees for Declined Transactions and Transactions that Result in a Negative Card Balance</b>			
Purchase Decline (Signature or PIN)	\$0.50	Each time a point-of-sale or online purchase is declined for insufficient funds.	<b>Keep track of your balance and only attempt transactions in amounts less than the available balance on the Card.</b>
ATM Decline	\$1.75	Each time an ATM cash withdrawal request is declined for insufficient funds.	<b>You can conveniently track your balance at no charge by visiting us online, by calling us, or enrolling in SMS balance alerts.</b>
ACH Decline	\$12.95	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.	
<b>Fees for Spending Money Outside the U.S.</b>			
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.	<b>Check your balance by logging into your account online.</b>