

Transaction Description	Cardholder Fee	Fee Description
Card Fee	\$5.00	Per Card
Point of Sale PIN or Signature Transaction- Domestic or International	N/C	Per retail transaction
ATM Withdraw- Domestic**	\$1.50	Per withdrawal
ATM Balance Inquiry- Domestic**	\$0.50	Per inquiry
ATM Insufficient Funds/Decline- Domestic**	\$1.00	Per attempt
ATM Withdraw- International**	\$3.00	Per withdrawal
ATM Balance Inquiry- International**	\$2.00	Per inquiry
ATM Insufficient Funds/Decline- International**	\$2.00	Per attempt
Money Move- Card to Card	\$0.50	Per transfer of funds between cards instance
Money Move- Card to Bank	\$2.00	Per transfer of funds between cards instance
Bill Pay- Electronic	\$1.00	Electronic Bill Pay Transactions through ACH
Bill Pay- Paper Check	\$1.30	Electronic Bill Pay Transactions in which a check is issued
Bank Load	\$2.00	Loading card with funds at bank via TransCard Virtual Terminal
Direct Deposit Load	N/C	Direct Deposit Load through Employer or other direct deposit payor
Cash Withdrawal from a Bank	\$3.00	Per withdrawal (additional bank fees may apply)
Secondary Card Order Fee	\$5.00	Additional Card; cardholder fees are the same as the primary card
Monthly Maintenance Fee	\$4.00	Fee charged to cardholder for servicing and maintenance of an active account
Inactivity Fee	\$3.00	Per month after 12 months of no activity after card is activated and has a balance
Customer Service	N/C	Speaking to a live representative (24/7; Bilingual)
Balance Inquiry VRU	N/C	Automated Phone System
Web Access Cardholder Portal	N/C	Online access for cardholders
SMS/Email Alerts	N/C	Optional Service to Cardholders to utilize
Card Replacement	\$12.50	Per Personalized card
Express Service- Replacement Card	\$25.00	Express Shipping through FEDEX or UPS
TransCheck	\$2.00	Per check. TransCheck is a convenience check for cardholder to draft off of account (available by calling customer service)

*Payroll cards include one free fund withdrawal per pay period **Additional fees assessed by ATM owner may apply

N/C= No Charge