

## FEE SCHEDULE: FREE DOMESTIC POS PIN

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. Anytime your remaining Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount resulting in a zero balance on your Card Account.

Cardholder Fees*	Statement Descriptor	Amount
Monthly Maintenance Fee - Waived Until Expiration	SVC CHG-MONTHLY	\$5.00 per month
Domestic PIN Based POS Transaction Fee	SVC CHG PIN TRAN	No fee
International PIN Based POS Transaction Fee	SVC CHG PIN TRAN	\$2.50 per transaction
Domestic Signature Transaction Fee	SVC CHG VISA PURCHASE	No fee
International Signature Transaction Fee	SVC CHG VISA PURCHASE	\$1.00 per transaction
Domestic ATM Cash Withdrawal Fee**	SVC CHG ATM WITHDRAW	\$2.00 per transaction
International ATM Cash Withdrawal Fee**	SVC CHG ATM WITHDRAW	\$5.00 per transaction
Domestic ATM Balance Inquiry Fee**	SVC CHG BALANCE INQ	\$1.00 per transaction
International ATM Balance Inquiry Fee**	SVC CHG BALANCE INQ	\$2.50 per transaction
Domestic ATM Decline Fee**	SVC CHG NSF ATM	\$1.00 per decline
International ATM Decline Fee**	SVC CHG NSF ATM	\$2.50 per decline
Teller Cash Advance	SVC CHG CASH ADV	\$8.00 per transaction
Card to Card Transfer Fee	SVC CHG CRD XFR DR	\$2.50 per transfer
Customer Service Live Agent Fee	SVC CHG VRU OPT OUT	\$2.50 per call
Replacement Card Fee	SVC CHG REPLACE CARD	\$10.00 per card
Replacement Card Fee (Outside of U.S.)	DR ADJ OTHER REPLACE CARD NON US	\$15.00 per card
Expedited Card Shipping (U.S.)	SVC CHG EXPED CARD	\$30.00 per card
Expedited Card Shipping (Outside of U.S.) Fee amount may vary based upon the location of the shipment. Fee will not exceed \$45.00.	DR ADJ OTHER EXPEDITE MAIL NON US	\$45.00 per card
ACH Stop Payment Fee	DR ADJ OTHER ACH DR STOP PYMT	\$10.00 per transaction
Paper Statement	STATEMENT FEE	\$5.00 per statement
Refund Process Fee	DBT ADJ OTHER REFUND PROCESS FEE	\$15.00 per card
International Transaction Service Charge	SVC CHG INTRNTL TRAN	3% of transaction
Online Bill Payment*** 1 fee waived per pay period	BILL PAYMENT	\$0.50 per transaction
Stop Payment Fee – Bill Payment	BILL PAYMENT	\$25.00 per transaction

\* “Domestic” means any transaction occurring in the United States (excluding the territories of Guam and Puerto Rico), “International” means all transactions other than Domestic transactions. \*\* If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card. \*\*\*The cardholder can use Online Bill Payment service to request a convenience check payable to themselves, another individual or a biller. The first bill payment occurring for each payroll deposit will be the transaction that is provided at no cost.