

Money Access Card ("MAC") Visa Prepaid Debit Card

Prepaid Card Fee Schedule

Fee Category	Fee Type	MAC One	MAC Choice	Explanation
Total Cost of Setup:	Monthly Maintenance Fee	\$1.00	No Charge	Monthly fee assessed each month during periods of account activity. See Inactivity Fee, below. A Monthly Maintenance Fee will not be assessed in any month that an Inactivity Fee is charged.
	Activation	No Charge	No Charge	
Add Money:	Direct Deposit	No Charge	No Charge	
	Western Union/Moneygram**	\$1.00	\$1.00	
	Visa Readylink	\$2.00	\$2.00	
Get Cash:	ATM Withdrawal*	2 per month at no cost. \$1.50 subsequent	\$1.50	
	International ATM Withdrawal*	\$4.00	\$4.00	
	Teller Withdrawal	No Charge	No Charge	Over the counter cash withdrawal at any Visa member bank.
Spend Money:	Signature	No Charge	No Charge	
	PIN	No Charge	No Charge	
	International Transaction	3% of total transaction amount	3% of total transaction amount	A fee charged on a transaction in which the merchant is located in a country other than the U.S. or processes transactions outside the U.S.
Information:	Call Customer Service	No Charge	No Charge	
	Online/Mobile* Information	No Charge	No Charge	
	ATM Balance Inquiry*	\$0.50	\$0.50	
Caution:	ATM Decline*	\$0.50	\$0.50	
	Card Replacement Fee	\$10.00	\$10.00	Standard processing (3-5 business days) of a replacement card that is lost or stolen
	Expedited Card Replacement Fee	\$20.00	\$20.00	Expedited processing (2 business days) of a replacement card that is lost or stolen
	Paper Statements	\$4.00	\$4.00	Monthly paper statements requested by mail. Statements are available online at no charge online.
	Inactivity Fee	\$4.00	\$4.00	Inactivity Fee will be assessed monthly and will be applied against the remaining balance following any 12-month period during which there has been no consumer-initiated activity. The Monthly Maintenance Fee will not be assessed in any month that an Inactivity Fee is charged.
Limits	Daily ATM Withdrawal	\$1,000	Per Card Account, regardless of the number of Companion Cards that access your Card Account.	
	Total Daily Limit	\$3,500		
	ACH Loads	\$20,000		
Maximum Balance:	\$20,000			

*Third party fees/carrier fees may apply. If you use your Card at an ATM 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 assessed by the individual ATM operator or bank and is not assessed by us. This ATM fee amount will be charged to your Card.

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