



Paycard Services

Cardholder Fees

AVERAGE SERVICE USAGE



- FREE
- Opt-In
- No Hidden Fees
- Cash Advances

FREE Services:

Card Enrollment	FREE
Account Activation	FREE
Welcome Call	FREE
Direct Deposit Card Load	FREE
Automated Phone Balance	FREE
Point of Sale PIN-Based Purchase	FREE
Point of Sale Signature Purchase	FREE
Cash Back at Point of Sale (PIN required)	FREE
Online Monthly Statement	FREE
Online Account Access	FREE
Monthly Maintenance Fee	FREE

Optional and opt-in Card usage Fees:

Text/Email Alerts (low balance/deposit notice)	\$0.15
Phone/VRU Transactions	\$0.50
Card to Card Transfer	\$0.50
Card to Account Transfer	\$0.50
Visa® ReadyLink™ Cash Deposits	\$1.00
Monthly Paper Statement	\$1.00
ATM Withdrawal	\$1.90
Additional Card for Family	\$5.00
Live Operator Personal Banking Service	\$3.95
International ATM Withdrawal	\$4.00
International ATM, other services	\$2.00
Online Bill Pay	Varies

No Hidden Fees:

Point of Sale Denial	\$0.25
ATM Inquiry/Declines	\$1.00
Replacement Card	\$10.00
Replacement Monthly Statement	\$5.00
ACH Denial Fee	\$10.00
Monthly Dormancy Fee (after 13 months)	\$4.95
Expedited Delivery Charge	\$30.00
Special Account Research	up to \$20.00

Cash Advances:

Bank Teller Cash Advance (after 1 FREE per pay period)	\$4.00
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