

PREPAID DISCLOSURES

CA IHSS Short Form

You do not have to accept this pay card. Ask your state agency about other ways to receive your wages.			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$2.75 out-of-network	\$5.95*
ATM balance inquiry (in-network or out-of-network)			\$0 or \$2.75
Customer service			\$0 per call
Inactivity			\$0
We charge 7 other types of fees. Here are some of them:			
ATM decline out of network			\$2.75
Transfer to customer bank			\$3.00
* This fee can be lower depending on how and where the card is used.			
No overdraft/credit feature			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services on the next page, or call 1-866-387-5146 or visit account.moneynetwork.com .			

©2021 Money Network Service Card Program and MyMoneyNetwork Program. The Visa Card is issued by MetaBank®, National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Mastercard Card is issued by MetaBank, N.A., Member FDIC, pursuant to a license from Mastercard International Incorporated. Card is serviced by Money Network Financial, LLC

List of all fees (Fee Schedule) for the Money Network® Card and MyMoneyNetwork Program			
Fees are deducted from your Account for the services and transactions below.			
All Fees	Money Network Card Program	MyMoneyNetwork Program	Details
Monthly Usage			
Account Opening, Check, and Card Receipt	\$0.00	\$0.00	No fee for Account Opening, Checks, and initial Card.
Monthly Maintenance Fee	Not Applicable	\$5.00	Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
Add Money			
Payer Deposit	\$0.00	\$0.00	Funds loaded by your Payer.
ACH Deposit of Other Funds	\$0.00	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
Spend Money			
Signature Debit Transactions	\$0.00	\$0.00	Select "Credit" or sign at point-of-sale (POS). Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Money Network® Check	\$0.00	\$0.00	Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App (data rates may apply) or at account.moneynetwork.com, or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.
Get Cash or Send Cash			
ATM Withdrawal Fee In-Network	\$0.00	\$0.00	Withdrawal from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at account.moneynetwork.com, or call Customer Service. This is our fee.
ATM Withdrawal Fee Out-of-Network	\$2.75	\$2.75	Withdrawal from ATM that is not a part of our network. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee In-Network	\$0.00	\$0.00	Decline from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at account.moneynetwork.com, or call Customer Service. This is our fee.
ATM Decline Fee Out-of-Network	\$2.75	\$2.75	Decline from ATM that is not a part of our network. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Bank Teller Over the Counter Cash Withdrawal	\$0.00	\$0.00	At banks displaying the card association logo on the front of your Card. This is our fee. You may also be charged a fee by the bank. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$3.00	\$3.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee (Remittance Transfer to International Bank Account)	\$7.00 plus 3.5% of the exchange rate	\$7.00 plus 3.5% of the exchange rate	This transaction allows you to transfer funds via ACH to an international bank account. We charge transfer fees consisting of a flat fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees may be less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and transfer taxes charged by us will be disclosed to you before you complete the transaction. Your transaction is subject to an exchange rate conversion, and may be subject to additional fees and taxes, from 3rd parties. Recipient's financial institution may also charge fees and taxes. We do not monitor exchange rates or fees established by 3rd parties and these amounts are subject to change. These transactions are subject to additional terms that are disclosed when a transaction is initiated. See account.moneynetwork.com for more information. You may call Customer Service for assistance.
Information			
Monthly Paper Statement	\$0.00	\$2.95	Obtain Account activity without fee via Mobile App (data rates may apply), account.moneynetwork.com, or Customer Service.
Customer Service	\$0.00	\$0.00	24/7 toll free Account access, including Account balance inquiries.
ATM Balance Inquiry Fee In-Network	\$0.00	\$0.00	Balance Inquiry from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at account.moneynetwork.com, or call Customer Service. This is our fee.
ATM Balance Inquiry Fee Out-of-Network	\$2.75	\$2.75	Balance Inquiry from ATM that is not a part of our network. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Using Your Card Outside the U.S. (International Transactions)			
ATM Withdrawal INT Fee (Non-U.S.)	\$2.50	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)			
ATM Balance Inquiry INT Fee (Non-U.S.)			
Visa International Service Assessment (applies if transaction is initiated in non-U.S. dollars and a currency conversion rate applies) or Visa Cross Border Assessment (applies if transaction is initiated in U.S. dollars by a merchant with a non-U.S. country code)	2% / .8%	2% / .8%	Of the U.S. dollar amount of each International Transaction made with a Visa branded card. These fees are assessed by Visa. Only one of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. If these fees apply to your transaction, they will be included in the transaction amount on your statement.
Mastercard Currency Conversion Assessment Fee (applies if transaction is initiated in non-U.S. dollars) and/or Mastercard Cross Border Assessment Fee (applies if transaction is initiated with merchant with non-U.S. country code)	0.2% / 2%	0.2% / 2%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. These fees are assessed by Mastercard. Either or both of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. If these fees apply to your transaction, they will be included in the transaction amount on your statement.
Other			
Reissuance of Lost/Stolen Card	\$5.00	\$5.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Request Secondary Account	Not Applicable	Not Applicable	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	Not Applicable	Not Applicable	Transfer of funds to Secondary Account.
Money Network Check Stock Order	\$0.00	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
3rd Party Fees (We do not charge you these fees.)			
Cash Deposit at Reload Provider	\$5.95	\$5.95	3rd party fees, known to be up to \$5.95 as of 8/15/2018, may apply when reloading your Card at reload providers. To find reload providers, use the locator on our Mobile App (data rates may apply) or at account.moneynetwork.com, or call Customer Service.
Deposit Check Funds via Mobile App Standard	\$0.00	\$0.00	A 3rd party provides this service subject to its enrollment process, terms, conditions, fees, and privacy policy. Checks are subject to the 3rd party's approval in their sole discretion; dollar limits and other restrictions apply. Approved checks are loaded net of applicable fees. Expedited Service: 3rd party fees are 1% of approved check amount for preprinted payroll & government checks and 4% of approved check amount for other check types, with a \$5 minimum fee. 3rd party approval process usually takes 3-5 minutes but may take an hour. Most issuers post funds within 24 hours. Standard Service: No 3rd party fee for 10 days delayed funding. See Mobile App (message and data rates may apply) for more information.
Deposit Check Funds via Mobile App Expedited • Preprinted payroll & government checks • Other check types	Greater of: • 1% or \$5.00 • 4% or \$5.00	Greater of: • 1% or \$5.00 • 4% or \$5.00	
Additional Disclosures			
Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, National Association, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank, N.A., fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.			
No overdraft/credit feature.			
Contact Customer Service by calling 1.866.387.5146, by mail at 2900 Westside Pkwy, Alpharetta, GA 30004, or visit account.moneynetwork.com .			
For general information about prepaid accounts, visit cfpb.gov/prepaid . If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint .			
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BALANCE and TRANSACTION LIMITS SCHEDULE

Your Fee Schedule identifies the transaction types available to you and the applicable fees.

Load Limitations

Maximum Account Balance	\$8,000
ACH Deposit of Other Funds (Direct Deposit)	\$4000 per day \$8000 per calendar month
Load Check Funds Via Mobile App ¹	\$25-\$2500 per check \$5000 per day \$10000 per month
Load Cash at Load Location ¹	\$2500 per transaction and per day \$5000 per month
Secondary Account	\$8000 maximum account balance
Secondary Account Transfer	\$1000 per day \$2000 per month

Limit Amount

Withdrawal Limitations ¹

ATM Withdrawal Limit	\$600 per transaction and per day
Money Network Check Limit	\$9999.99 per Check and per day
Bank/Teller Over the Counter Withdrawal	\$8000 per transaction and per day
ACH Transfer to Domestic Bank	\$8000 per transaction \$16000 per day \$64000 per month
ACH Transfer to International Bank	\$1000 per transaction and per day \$2000 per month

Limit Amount ¹

Spend Limitations ¹

PIN Debit Transactions	\$3000 per transaction and per day
Signature Debit Transactions	\$3000 per transaction and per day

Limit Amount ¹

¹Third parties may impose additional limitations and charge a separate fee. Reload locations may set a minimum load amount. For security reasons, we may impose additional limits on the amount, number, or types of Money Network Service transactions you may make.