

List of all fees (Long Form) for the Money Network® State Government Disbursement Program

All Fees	Program Fees	Details
Monthly Usage		
Account Opening and Card Receipt	\$0.00	No fee for Account Opening and initial Card.
Monthly Maintenance Fee	\$0.00	We do not assess a monthly maintenance fee.
Add Money		
Payer Deposit	\$0.00	Funds are loaded only by your Payer.
Spend Money		
Signature Debit Transactions	\$0.00	Select "Credit" or sign at point-of-sale (POS). International Service Assessment or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Get Cash or Send Cash		
ATM Withdrawal Fee or ATM Decline Fee In-Network	\$0.00	Withdrawal or 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 on our Website, or call Customer Service.
ATM Withdrawal Fee Out-of-Network	\$1.00	This is our fee. We waive this fee for your first ATM withdrawal per payment cycle. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. "Out-of-Network" means ATMs that are not in-network ATMs. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or on our Website, or call Customer Service.
ATM Decline Fee Out-of-Network	\$0.00	We do not charge a fee for this service. You may be charged a fee by the ATM operator.
Bank Teller Over the Counter Cash Withdrawal	\$0.00	At banks displaying the card association logo on your Card's front side. This is our fee. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$0.00	Domestic ACH transactions are subject to additional terms that are disclosed when transaction is initiated.
International ACH Withdrawal Fee	\$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 Website for more information. You may call Customer Service for assistance.
Information		
Monthly Paper Statement	\$0.00	You may also obtain Account activity without a fee via Mobile App (data rates may apply), our Website, or by contacting Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee In-Network	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at our Website, or call Customer Service.
ATM Balance Inquiry Fee Out-of-Network	\$0.00	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.)	\$1.00	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. One ATM withdrawal per month at no charge.
ATM Decline INT Fee (Non-U.S.)	\$0.00	
ATM Balance Inquiry INT Fee (Non-U.S.)	\$0.00	
Visa International Service Assessment	2.0%	This fee applies if a transaction is initiated in a currency other than U.S. dollars and a currency conversion rate applies. Fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with your Card. See Using Your Account and Card - International Transactions in your Cardholder Agreement for additional information. If this fee applies to your transaction, it will be included in the transaction amount on your statement.
Visa Cross Border Assessment	0.8%	This fee applies if a transaction is initiated in U.S. dollars by a merchant with a non-U.S. country code. Fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with your Card. See Using Your Account and Card - International Transactions in your Cardholder Agreement for additional information. If this fee applies to your transaction, it will be included in the transaction amount on your statement.
Other		
Reissuance of Lost/Stolen Card	\$2.00	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	\$8.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.

Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation (“FDIC”) through Pathward®, National Association. Money Network Financial LLC is not an FDIC-insured entity. Your funds will be held at Pathward or placed by Pathward as custodian at one or more participating FDIC-insured banks (each a “Program Bank”). In the event the FDIC were to be appointed as a receiver for Pathward or a Program Bank, your funds, aggregated with any other funds you have on deposit at such institution, would be eligible to be insured up to \$250,000 for each legal category of account ownership, subject to compliance with FDIC deposit insurance requirements. You are responsible for monitoring the total amount of all direct or indirect deposits held by you or for you with Pathward and the Program Banks for purposes of monitoring the amount of your funds eligible for coverage by FDIC insurance. To assist with calculating your FDIC deposit insurance coverage, the FDIC has an Electronic Deposit Insurance Estimator available at <https://edie.fdic.gov>. For more information, see also <https://www.fdic.gov/deposit/deposits/prepaid.html>.

No overdraft/credit feature.

Contact Customer Service by calling 866-892-2835, by mail at 2900 Westside Parkway, Alpharetta, GA 30004, or visit our Website at prepaid.everywherepaycard.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

Withdrawal Limitations ^{1,2}	Limit Amount ^{1,2}
ATM Withdrawal Limit	\$600 per transaction and per day
Money Network Check Limit	\$9,999.99 per Check and per day
Bank/Teller Over the Counter Withdrawal	\$8,000 per transaction and per day
ACH Transfer to Domestic Bank	\$8,000 per transaction \$16,000 per day \$64,000 per month
ACH Transfer to International Bank	\$1,000 per transaction and per day \$2,000 per month
Spend Limitations ^{1,2}	Limit Amount ^{1,2}
PIN Debit Transactions	\$3,000 per transaction and per day
Signature Debit Transactions	\$3,000 per transaction and per day

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

2 These limits apply to the transaction types identified. Your Fee Schedule identifies the transaction types available to you and the applicable fees.

3 If you are participating in the payroll program of the employer that initially enrolled you into the Money Network® Service, the Maximum Account Balance does not apply to wage deposits received from that employer. Loads via other load transactions may be rejected if you have reached the Maximum Account Balance or the load will cause your Balance to exceed the Maximum Account Balance

HOW DO I...

REPORT A LOST OR STOLEN CARD OR CHECK? Call **1-866-892-2835** immediately to report it.

DISPUTE A TRANSACTION? If you do not recognize a transaction in your account recent history, promptly call the Customer Service number at 1-866-892-2835 to dispute the transaction.

For questions about your Account call 1-866-892-2835 or visit moneynetwork.com.