

## PREPAID DISCLOSURES

Standard Short Form

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$2</b>	<b>N/A</b>
ATM balance inquiry			\$0
Customer service			\$0 per call
Inactivity			\$0
<p><b>We charge 5 other types of fees.</b></p> <p><b>No overdraft/credit feature</b> Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="https://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. Find details and conditions for all fees and services on the next page, or call <b>800-903-4698</b> or visit <a href="https://exceedcard.com">exceedcard.com</a>.</p>			

Money Network Service Secondary Program and Reloadable Program. The EXCEED Card is issued by MetaBank®, Member FDIC, pursuant to a license from Mastercard International Incorporated. EXCEED Card is serviced by Money Network Financial, LLC

## TRANSACTION LIMITS SCHEDULE

\*For security and regulatory reasons, we may further limit the number, type, or dollar amount of the transactions you may make using your Account, or suspend the use of your Account and/or Card.

ATM Withdrawal Limit	\$600 per transaction and per day (ATM owner may have lower limits)
Purchase Transactions at Point-of-Sale (POS)	\$2,999.99 per transaction and per day
Money Network® Check Limit	\$8,000 per check and per day (some check cashing locations may have lower limits)
Cash Withdrawal at Walmart Store or Sam's Club POS	\$8,000 per transaction and per day
Bank Teller Over the Counter Cash Withdrawal	\$8,000 per transaction and per day (bank may have lower limits)
Payroll Loads	No Limit
Non-Payroll ACH Loads (Tax Refunds and Others)	\$4,000 per day; \$8,000 per calendar month
Retail or Reload Agent Loads	\$1,100 per transaction; \$2,500 per day; \$5,000 per calendar month
Account Balance   Maximum Allowed	\$8,000 at any time
ACH Transfer to a Bank Account	\$8,000 per transaction and per day
Transfer to Secondary Card	\$1,000 per day; \$2,000 per calendar month

**List of all fees (Long Form) for the Money Network® Service Secondary Program and Reloadable Program**

<b>All Fees</b>	<b>Secondary Program</b>	<b>Reloadable Program</b>	<b>Details</b>
<b>Monthly Usage</b>			
Account Opening, Check, and Card Receipt	\$0.00	\$0.00	No fee for Account Opening, Checks, and initial EXCEED Card.
Monthly Maintenance Fee	\$0.00	\$0.00	No Monthly Maintenance Fee.
<b>Add Money</b>			
Payroll Deposit	Not Applicable	\$0.00	Funds loaded by your Employer.
ACH Deposit of Other Funds	Not Applicable	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
<b>Spend Money</b>			
Signature Debit Transactions	\$0.00	\$0.00	Select "Credit" or sign at point-of-sale (POS). Currency Conversion Assessment Fee 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 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), at EXCEEDCard.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.
<b>Get Cash or Send Cash</b>			
Cash Withdrawal at a Walmart Stores or Sam's Club POS	\$0.00	\$0.00	Withdrawal from a Walmart Store or Sam's Club at the point-of-sale (POS). To find these locations, use the locator on our Mobile App (data rates may apply), at EXCEEDCard.com, or call Customer Service.
ATM Withdrawal Fee   Domestic	\$2.00	\$2.00	This is our fee. Any ATM withdrawal from a domestic ATM. You may also be charged a fee by the ATM operator.
ATM Decline Fee   Domestic	\$0.00	\$0.00	No fee for an ATM decline transaction from any ATM in the United States.
Bank Teller Over the Counter Cash Withdrawal	\$0.00	\$0.00	At banks displaying the card association logo on your Card's front side. This is our fee. You may be charged a fee by the bank. Currency Conversion Assessment Fee and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$0.00	\$0.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee	\$5.00 plus  3.5% of the exchange rate	\$5.00 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 \$5.00 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.
<b>Information</b>			
Monthly Paper Statement	\$0.50	\$0.50	Obtain Account activity without fee via Mobile App (data rates may apply), EXCEEDCard.com, or Customer Service.
Customer Service	\$0.00	\$0.00	24/7 toll free Account access, including account balance inquiries.
Balance Inquiry Fee   Walmart Store or Sam's Club POS.	\$0.00	\$0.00	Balance Inquiry at any Walmart Store or Sam's Club at the point -of-sale (POS). To find these locations, use the locator on our Mobile App (data rates may apply), at EXCEEDCard.com, or call Customer Service.
ATM Balance Inquiry Fee   Domestic	\$0.00	\$0.00	No fee for an ATM balance inquiry transaction from any ATM in the United States. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your EXCEED Card Outside the U.S. (International Transactions)</b>			
ATM Withdrawal INT Fee (Non-U.S.)	\$2.00	\$2.00	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 and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)	\$0.00	\$0.00	
ATM Balance Inquiry INT Fee (Non-U.S.)	\$0.00	\$0.00	
Mastercard Currency Conversion Assessment Fee ( <i>applies if transaction is initiated in non-U.S. dollars</i> ) and/or Mastercard Cross Border Assessment Fee ( <i>applies if transaction is initiated with merchant with non-U.S. country code</i> )	0.2% / 2.0%	0.2% / 2.0%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. 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. Transaction fees on your statement will include these fees if they apply to your transaction.
<b>Other</b>			
Reissuance of Lost/Stolen EXCEED Card	\$0.00	\$0.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement EXCEED 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 Lost/Stolen EXCEED Card Fee also applies.
Money Network Check Stock Order	\$0.00	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
<b>3rd Party Fees (We do not charge you these fees.)</b>			
Cash Deposit at a Walmart Store or Sam's Club POS	Not Applicable	\$0.00	Fee charged to reload your EXCEED Card at Walmart stores or Sam's Club stores. To find reload providers, use the locator on our Mobile App (data rates may apply), at EXCEEDCard.com, or call Customer Service.
Cash Deposit at Reload Provider		\$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), at EXCEEDCard.com, or call Customer Service.
Deposit Check Funds via Mobile App   Standard		\$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. <b>Expedited Service:</b> 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. <b>Standard Service:</b> 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	
<b>Additional Disclosures</b>			
Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met. See <a href="https://www.fdic.gov/deposit/deposits/prepaid.html">fdic.gov/deposit/deposits/prepaid.html</a> for details. No overdraft/credit feature. Contact Customer Service by calling 800-903-4698, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit EXCEEDCard.com. For general information about prepaid accounts, visit <a href="https://www.cfpb.gov/prepaid">cfpb.gov/prepaid</a> . If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="https://www.cfpb.gov/complaint">cfpb.gov/complaint</a> .			