

List of all fees (Long Form) for the Money Network® MyMoneyNetwork Program		
All Fees	MyMoneyNetwork Program	Details
Monthly Usage		
Account Opening, Check, and Card Receipt	\$0.00	No fee for Account Opening, Checks, and initial Card.
Monthly Maintenance Fee	\$1.95	Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
Add Money		
Payroll Deposit	\$0.00	Funds loaded by your Employer.
ACH Deposit of Other Funds	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
Spend Money		
Signature Debit Transactions	\$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	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	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	\$1.50	Withdrawal or Decline from ATM that is a part of our network. This is our fee. To find In-Network ATMs, use the locator on our Mobile App (data rates may apply), at account.moneynetwork.com , or call Customer Service.
ATM Decline Fee In-Network		
ATM Withdrawal Fee Out-of-Network	\$3.25	This is our fee. You may also be charged a fee by the Out-of-Network ATM Operator, even if you do not complete a transaction.
ATM Decline Fee Out-of-Network		
Bank Teller Over the Counter Cash Withdrawal	\$5.00	At banks displaying the card association logo (except STAR) 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	\$2.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.

International ACH Withdrawal Fee	\$10.00 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 \$10.00 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	\$2.95	Obtain Account activity without fee via Mobile App (data rates may apply), account.moneynetwork.com , or Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including Account balance inquiries.
ATM Balance Inquiry Fee In-Network	\$1.50	This is our fee. To find In-Network ATMs, use the locator on our Mobile App (data rates may apply), at account.moneynetwork.com , or call Customer Service.
ATM Balance Inquiry Fee Out-of-Network	\$3.25	This is our fee. You may also be charged a fee by an Out-of-Network 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.)	\$3.25	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)	2.0%	Of the U.S. dollar amount of each International Transaction made with a Visa branded card. 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. Transaction fees on your statement will include these fees if they apply to your transaction.
Visa Cross Border Assessment (applies if transaction is initiated in U.S. dollars by a merchant with a non-U.S. country Code)	0.8%	
Mastercard Currency Conversion Assessment Fee (applies if transaction is initiated in non-U.S. dollars)	0.2%	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.
Mastercard Cross Border Assessment Fee (applies if transaction is initiated with	2.0%	

merchant with non-U.S. country code)		
Other		
Reissuance of Lost/Stolen Card	\$6.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed.
Priority Shipping Fee	\$24.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Money Network Check Stock Order	\$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	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	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 <ul style="list-style-type: none">• Preprinted payroll & government checks• Other check types	Greater of: <ul style="list-style-type: none">• 1% or \$5.00• 4% or \$5.00	
Additional Disclosures		
Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation (“FDIC”). Your funds will be held at Pathward, N.A. 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 866-387-5146, 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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PW GPR Core 22/05		

Balance and Transaction Limits

Load Limitations^{1,2,3}

Maximum Account Balance
ACH Deposit of Other Funds (Direct Deposit)
Load Check Funds Via Mobile App^{*1,2}
Load Cash at Load Location
Secondary Account
Secondary Account Transfer

Limit Amount^{1,2,3}

\$8,000
\$4,000 per day | \$8,000 per calendar month
\$25–2,500 per check | \$5,000 per day | \$10,000 per month
\$1,100 per transaction | \$2,500 per day | \$5,000 per month
\$8,000 maximum account balance
\$1,000 per day | \$2,000 per month

Withdrawal Limitations^{1,2}

ATM Withdrawal Limit
Money Network Check Limit
Bank/Teller Over the Counter Withdrawal
ACH Transfer to Domestic Bank
ACH Transfer to International Bank

Limit Amount^{1,2}

\$600 per transaction and per day
\$9,999.99 per Check and per day
\$8,000 per transaction and per day
\$8,000 per transaction | \$16,000 per day | \$64,000 per month
\$1,000 per transaction and per day | \$2,000 per month

Spend Limitations^{1,2}

PIN Debit Transactions
Signature Debit Transactions

Limit Amount^{1,2}

\$3,000 per transaction and per day
\$3,000 per transaction and per day

*Standard message and data rates apply

¹ Third parties may impose additional limitations or charge a separate fee. Reload providers may set a minimum load amount. For security, 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.

HOW DO I...

REPORT A LOST OR STOLEN CARD OR CHECK? Call **1-866-387-5146** immediately to report it.

DISPUTE A TRANSACTION?

If you don't recognize a transaction in your recent transaction history, promptly call the Customer Service number at 1-866-387-5146 to dispute the transaction.

For questions about your Account call 1-866-387-5146 or visit account.moneynetwork.com.