

List of all fees (Fee Schedule) for the MyMoney Network Program.

Fees are deducted from your Account for the services and transactions below upon your enrollment in the Money Network® Service.

| All Fees | My MoneyNetwork 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 | | |
| Payer Deposit | \$0.00 | Funds loaded by your Payer. |
| 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 or Out-of-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. You may also be charged a fee by an Out-of-Network ATM operator, even if you do not complete a transaction. |
| ATM Decline Fee In-Network or Out-of-Network | \$1.00 | 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. You may also be charged a fee by the Out-of-Network ATM Operator, even if you do not complete a transaction. |
| 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 or Out-of-Network | \$1.00 | 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. 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.) | \$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 (<i>applies if transaction is not initiated in U.S. dollars and a currency conversion rate applies</i>) or Visa Cross Border Assessment (<i>applies if transaction is initiated by a merchant with a non-U.S. country Code and in U.S. dollars</i>) | 2.0% / 0.8% | 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. |
| 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% | 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. |
| 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 | \$10.00 | 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 • Preprinted payroll & government checks • Other check types | 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®, 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 fdic.gov/deposit/deposits/prepaid.html for details. No overdraft/credit feature. Contact Customer Service by calling 866-387-5146, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, 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

Load Limitations

| | Limit Amount |
|--|--|
| Maximum Account Balance | \$5000 |
| ACH Deposit of Other Funds (Direct Deposit) Load | \$5000 per day; \$5000 per calendar month. |
| Load check funds via Mobile App ^{1,2} | \$2500 per check, \$5000 per day; \$10,000 per calendar month |
| Load Cash at Load Location ^{1,2} | \$950 per transaction and per day; \$5000 per calendar month. ^{1,2} |

Withdrawal Limitations^{1,2}

| | Limit Amount ^{1,2} |
|---|---|
| ATM Withdrawal Limit | \$500 per transaction and per day |
| Money Network Check Limit | \$1000.00 per Check and per day |
| Bank/Teller Over the Counter Withdrawal | \$1000 per transaction and per day; \$2000 per calendar month |
| ACH Transfer to Domestic Bank | \$1000 per transaction at any time. |
| ACH Transfer to International Bank | \$1000 per transaction at any time |

Spend Limitations^{1,2}

| | Limit Amount ^{1,2} |
|------------------------------|------------------------------------|
| PIN Debit Transactions | \$2500 per transaction and per day |
| Signature Debit Transactions | \$2500 per transaction and per day |

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.

²These 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 history, promptly call the Customer Service number on the back of your card to dispute the transaction.

For questions about your Account call 1.866.387.5146 or visit www.account.moneynetwork.com