

List of all fees (Long Form) for the Money Network® Service Associate Program and Portable GPR Program

All Fees	MN Associate Account	Portable GPR Account	Details
Monthly Usage			
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	\$3.00	Fee Applies only to Portable GPR Account.
Add Money			
Payroll Deposit	\$0.00	\$0.00	Funds loaded by your Employer.
ACH Deposit of Other Funds	\$0.00	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
Cash Load at a Walmart Store or Sam's Club POS	\$0.00	\$3.00	Fee charged to reload your EXCEED Card at Walmart stores or Sam's Club stores. To find these locations, use the locator on our Mobile App (data rates may apply), at EXCEEDCard.com, or call Customer Service.
Spend Money			
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.
Get Cash or Send Cash			
Cash Withdrawal at Walmart Stores or Sam's Club POS	\$0.00	\$0.00	Cash 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. We charge this fee for any ATM withdrawal transaction at any domestic ATM. You may also be charged a fee by the ATM operator. For MN Associate Accounts we will waive the first ATM withdrawal each pay period.
ATM Decline Fee Domestic	\$0.00	\$1.00	This is our fee. If you live in CT or IL, we will waive our fee for the first two ATM Declines (Domestic or Non-US) in a calendar month. You may also be charged a fee by the ATM operator.
Bank Teller Over the Counter Cash Withdrawal	\$0.00	\$5.00	This is our fee. At banks displaying the card association logo on the front of your Card. You may also 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.
Information			
Monthly Paper Statement	\$0.50	\$2.00	Obtain Account activity without a fee via Mobile App (data rates may apply), EXCEEDCard.com, or call Customer Service. A 24-month transaction history may be obtained at no charge.
Customer Service	\$0.00	\$0.00	24/7 toll free Account access, including account balance inquiries. 1-800-903-4698

Balance Inquiry Fee Walmart Stores and Sam's Club	\$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	\$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.
Using Your EXCEED Card Outside the U.S. (International Transactions)			
ATM Withdrawal INT Fee (Non-U.S.)	\$2.00	\$2.00	This is our fee. If you live in CT or IL, we will waive our fee for the first two ATM Declines (Non-US) in a calendar month. 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	\$1.00	
ATM Balance Inquiry INT Fee (Non-U.S.)	\$0.00	\$1.00	
Mastercard Currency Conversion Assessment Fee	0.2%	0.2%	This fee applies if a transaction is initiated in a currency other than U.S. dollars. The fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. 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. The Mastercard Cross Border Assessment Fee may also apply.
Mastercard Cross Border Assessment Fee	2.0%	2.0%	This fee applies to transactions initiated with a merchant with a non-U.S. country code. The fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. The Mastercard Currency Conversion Assessment Fee may also apply.
Other			
Reissuance of Lost/Stolen EXCEED Card	\$0.00	\$3.00	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.
Request Secondary Account	\$0.00	\$3.00	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	\$0.00	\$1.00	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 Load 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), at EXCEEDCard.com, or call Customer Service.
Load 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.
Load 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 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 800-903-4698, by mail at 2900 Westside Parkway, Alpharetta, GA 30004, or visit EXCEEDCard.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 .			

Balance and Transaction Limits Schedule

Load Limitations ^{1,2,3}

Maximum Account Balance
ACH Deposit of Other Funds (Tax Refunds and Others)
Load Check Funds Via Mobile App ^{*1,2}
Load Cash at Load Location

Limit Amount ^{1,2,3}

\$8,000 (no limit for employer payroll loads)
\$4,000 per day | \$8,000 per calendar month
\$2,500 per check | \$5,000 per day | \$10,000 per month
\$1,100 per transaction | \$2,500 per day | \$5,000 per month

Withdrawal Limitations ^{1,2}

ATM Withdrawal Limit
Money Network Check Limit
Cash Withdrawal at Walmart or Sam's Club POS
Bank/Teller Over the Counter Withdrawal
ACH Transfer to Domestic Bank
ACH Transfer to International Bank
Secondary Account Transfer

Limit Amount ^{1,2}

\$600 per transaction and per day
\$9,999.99 per Check and per day (some locations may have lower limits)
\$9,999.99 per transaction and per day
\$9,999.99 per transaction and per day (bank may have lower limits)
\$9,999.99 per transaction | \$16,000 per day | \$64,000 per month
\$1,000 per transaction and per day | \$2,000 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

HOW DO I...

REPORT A LOST OR STOLEN CARD OR CHECK? Call **1-800-903-4698** 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 1-800-903-4698 to dispute the transaction.

For questions about your Account call 1-800-903-4698 or visit EXCEEDCard.com.