

**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	\$3.00	\$3.00	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	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. 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	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.
<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.
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	

Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation ("FDIC") through Pathward®, N.A. 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 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](http://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](http://cfpb.gov/complaint).

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## Balance and Transaction Limits Schedule

### Load Limitations <sup>1,2,3</sup>

Maximum Account Balance

### Load Limitations for Reloadable Exceed Account <sup>1,2,3</sup>

ACH Deposit of Other Funds (Tax Refunds and Others)

Load Check Funds Via Mobile App<sup>\*1,2</sup>

Load Cash at Load Location

### Withdrawal Limitations <sup>1,2</sup>

### Limit Amount <sup>1,2,3</sup>

\$8,000

### Limit Amount for the Reloadable EXCEED Account <sup>1,2,3</sup>

\$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

### Limit Amount <sup>1,2</sup>

ATM Withdrawal Limit	\$600 per transaction and per day
Money Network Check Limit	\$9,999.99 per Check and per day (some locations may have lower limits)
Bank/Teller Over the Counter Withdrawal	\$8,000 per transaction and per day (bank may have lower limits)
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
Secondary Account Transfer	\$1,000 per transaction and per day   \$2,000 per month

## Spend Limitations <sup>1,2</sup>

PIN Debit Transactions	\$3,000 per transaction and per day
Signature Debit Transactions	\$3,000 per transaction and per day

## Limit Amount <sup>1,2</sup>

\*Standard message and data rates apply

<sup>1</sup>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.

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

<sup>3</sup>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 1-800-903-4698 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](http://EXCEEDCard.com).**