

Schedule A Fees

1. Participating Payee Fees

List of all fees (Long Form) for the Money Network® Service Program		
All Fees	Payor Program	Details
Monthly Usage		
Account Opening, Check, and Card Receipt	\$0.00	No fee for Account Opening, Checks, and initial Card.
Inactivity Fee	\$5.00	Fee is waived if you live in NY. Monthly fee charged when no activity occurs within Account for 12 consecutive monthly statement cycles.
Add Money		
Payor Deposit	\$0.00	Funds from a payor.
ACH Deposit of Other Funds	Not Available	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).
PIN Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants.
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 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 or ATM Decline Fee In-Network	\$0.00	Withdrawal or Decline from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com , or call Customer Service.
ATM Withdrawal Fee Out-of-Network	\$2.50	This is our fee. We waive our Out-of-Network ATM Decline Fee if you live in NY. If you live in CT or IL, we waive our ATM Decline Fee for the first two ATM Declines (In-Network or Out-of-Network) in a calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee Out-of-Network		
Bank Teller Over the Counter Cash Withdrawal	\$0.00	At banks displaying the card association logo (except STAR) on the front of your Card. You may be charged a fee by the bank.
Transfer to Customer Bank Fee	\$3.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
Information		
Monthly Paper Statement	\$0.00	You may also obtain account activity without a fee via Mobile App (data rates may apply), 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	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com , or call Customer Service.
ATM Balance Inquiry Fee Out-of-Network	\$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.
Other		
Reissuance of Lost/Stolen Card	\$5.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
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.

Additional Disclosures

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, NA, 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 888-913-0900, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit 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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