

FinFit Visa® Prepaid Card Fee Schedule – Cardholder Fees and Transaction Limits

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION OF YOUR CARDHOLDER AGREEMENT.

Name of Fee	Fee As It Appears Statement	When You Are Charged	Amount	Suggestions to Minimize or Avoid the Fee
Transaction Fees				
Card to Bank Transfer	SVC CHG RMV FNDS-ACH	Each time you transfer funds from your Card to an account at a different financial institution.	\$0.95	Withdraw cash at no charge by using an ATM displaying the MoneyPass® logo and deposit it at your bank.
Card to Card Transfer	SVC CHG CRD XFR DR	Each time you transfer funds from your Card to another Cardholder.	\$0.95	
Signature Purchase – (International) †	SVC CHG POS TRAN	Each time you attempt a point-of-sale purchase outside of the United States or U.S. Territories by selecting "credit" and transaction is successful. This may or may not involve you signing a receipt for the purchase.	\$1.00	You can make a PIN purchase by selecting "debit" at checkout and entering your PIN (if required by the merchant).
PIN Purchase - US	SVC CHG PIN TRAN	Each time you make a point-of-sale purchase within the United States or U.S. Territories by selecting "debit" and entering your Personal Identification Number ("PIN") or if your purchase is submitted by the merchant through a PIN debit network without requiring a PIN.	\$0.50	You can make a signature purchase at no charge by selecting "credit" at checkout and signing for your purchase (if required by the merchant).
PIN Purchase – (International) †		Each time you make a point-of-sale purchase outside of United States or U.S. Territories by selecting "debit" and entering your Personal Identification Number ("PIN").	\$0.50	
Bank Teller Withdrawal	SVC CHG CASH ADV	Each time you request a cash withdrawal from a bank teller.	\$2.50	Withdraw cash at no charge by using an ATM displaying the MoneyPass logo.
Foreign Transaction Fee	SVC CHG INTRNTL TRAN	Each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD).	3% of total transaction in USD	
ATM Fees				
ATM Withdrawal (Domestic)	SVC CHG ATM WITHDRAW	Each time you withdraw cash from an ATM within the United States and U.S. Territories unless it displays the MoneyPass logo. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network unless the ATM displays the MoneyPass logo.	\$2.95	Withdraw cash at no charge by using an ATM displaying the MoneyPass logo. You may also request cash back at point-of-sale using your PIN. PIN purchase fee will apply.
ATM Withdrawal Fee (International) †		Each time you withdraw cash from an ATM outside of the United States and U.S. Territories. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network used to complete the transaction.	\$5.00	
ATM Balance Inquiry - US	SVC CHG BALANCE INQ	This fee is charged each time you request your Card balance using an ATM within the United States and U.S. Territories unless it displays the MoneyPass logo, regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network unless the ATM displays the MoneyPass logo.	\$0.50	Track your Card balance via the mobile app ¹ and online at no charge or call customer service.
ATM Balance Inquiry – (International) †		This fee is charged each time you request your Card balance using an ATM outside of the United States and U.S. Territories regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network used to complete the transaction.	\$2.00	
ATM Decline Fee (Domestic)	SVC CHG NSF ATM	Each time an ATM cash withdrawal request within the United States and U.S. Territories is declined for any reason.	\$0.50	Review your balance online, on your mobile app ¹ , or call customer service prior to attempting an ATM withdrawal and ensure the withdrawal amount (plus any additional fees) does not exceed your Card balance.
ATM Decline Fee (International) †		Each time an ATM cash withdrawal request outside the United States and U.S. Territories is declined for any reason.	\$1.00	
Service Fees				
Inactivity Fee	SVC CHG INACTIVITY	If you do not use your Card to initiate a purchase, cash withdrawal or load transaction for more than 12 months, the fee will be assessed monthly thereafter until you conduct one of these transactions or your balance is depleted to zero.	\$3.95	Continue to use your Card at least once every twelve (12) months or close your Card and we will refund your balance by check.
Expedited Card Delivery	SVC CHG EXPED CARD	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged.	\$25.00	Opt for the standard shipping available with Card Replacement.
Card Replacement	SVC CHG REPLACE CARD	Each time you request this service if the replacement Card is requested prior to Card expiration date.	\$3.95	Ensure you keep your Card in your possession at all times.

Paper Statement	STATEMENT FEE	Each time you request that we mail you a paper statement.	\$5.00	View and print your balance and transaction history at no charge by visiting our website.
-----------------	---------------	---	--------	---

Potential Third Party Fees

Retail Cash Load Fees	N/A	Third party reload networks (e.g. rePower®, GreenDot® and Western Union®) may assess a fee for each load. Be sure to ask about the cost before conducting the load.	May Vary	Set up direct deposit or send funds via ACH to your Card.
ATM Surcharge Fee	N/A	Third party ATM operators may charge a fee each time you withdrawal funds or check your balance at a non-MoneyPass ATM.	May Vary	Withdraw cash at no charge by using an ATM displaying the MoneyPass logo. You may also request cash back at point-of-sale using your PIN. (PIN purchase fee will apply).
Card Network International Currency Conversion Fee	N/A	The Card Network for you Card (e.g. Visa®, MasterCard®, or Discover®) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Card Account was issued. This fee is a percentage of the amount of the transaction.	May Vary	

[†] Transactions made outside of the 50 United States and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

¹Standard message and data rates from your wireless service provider may apply.

To find a MoneyPass ATM, go to www.moneypass.com

Card Limits*

Maximum cumulative amount of all loads in any 24-hour period	May not exceed \$10,000
Maximum balance of Card Account at any time ("Maximum Balance")	May not exceed \$10,000

*We may increase or decrease these limits or add additional limits from time to time in our sole discretion. We reserve the right to accept or reject any request to reload value to the Card if we reasonably suspect the Card is being used for prohibited purposes. The Card may only be reloaded where the reloads are in the Cardholder's name. We will provide advance notice of such changes when required by Law.

Card Activity Limits	Maximum	Card Activity Limits	Maximum
Cash Withdrawals (AMT) - Daily **	May not exceed \$510	Purchases - Daily	May not exceed \$2,500
Bank Teller Withdrawal - Daily **	May not exceed \$10,000	Card to Card - Daily	May not exceed \$300

**The bank or ATM where the withdrawal takes place may also place certain limits on a withdrawal.

States Where the FinFit Visa® Prepaid Card is not offered***

Connecticut	New Hampshire
Rhode Island	Vermont

***If you move to one of these states your card may be closed and any remaining balance will be returned to you. States subject to change.

The FinFit Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at (833) 519-3500 - 24 hours a day.

CS1209CBKC