

Schedule A

Cardholder Fees

Employee/Cardholder Fee Schedule		Level 2
ALWAYS FREE		
Domestic POS Signature Purchase		
International POS Signature Purchase		
Domestic POS PIN Purchase (Including Cash Back)		
Domestic ATM Cash Withdrawals – Allpoint ⁽³⁾ & MoneyPass ⁽³⁾		
ACH Transfer to Bank Account		
ChekToday – Check Authorization ⁽¹⁾		
Card to Card Transfer		
Request a Check		
Money Order at US Postal Service ⁽²⁾		
Interest Bearing Savings Account		
Over the Counter Bank Cash Advance/Withdrawal		
Direct Deposit		
Other Financial Transactions		
POS Decline (Domestic)		\$0.50
POS Decline (International)		\$0.50
International POS PIN Purchase		NO CHARGE
Domestic ATM Cash Withdrawal – Out of Network		\$2.99
International ATM Cash Withdrawal – Out of Network		\$2.99 ⁽⁵⁾
Domestic ATM Balance Inquiry (Allpoint & MoneyPass)		NO CHARGE
Domestic ATM Balance Inquiry – Out of Network		\$0.75
International ATM Balance Inquiry – Out of Network		\$0.75
Domestic ATM Withdrawal Decline (Allpoint, MoneyPass)		\$0.75
Domestic & International ATM Withdrawal Decline (Out of Network)		\$0.75
Bill Payment		NO CHARGE
Replacement Cards		
Replacement Card – Employer Issued		NO CHARGE
Replacement Card – CSR Issued		NO CHARGE ⁽⁹⁾
Personalized Card – First Time (Voluntary)		NO CHARGE ⁽⁹⁾
Companion Card		NO CHARGE ⁽⁹⁾
New Card		
Employer Issued		NO CHARGE
CSR Mailed to Home – Standard		NO CHARGE ⁽⁹⁾
Upgrade Card – Voluntary Upgrade (1 st upgrade)		NO CHARGE ⁽⁹⁾

Information and Service	
Website Account Access	NO CHARGE
IVR & Live Agent Account Assistance	NO CHARGE
Text Alerts (unlimited messages)	NO CHARGE ⁽⁶⁾
Printed & Mailed Statement	NO CHARGE ⁽⁸⁾
Wage Statement Access – Web, IVR, Fax-back	NO CHARGE

Other Fees	
Overdraft/Negative Balance – Per Incident	NO CHARGE
Monthly Maintenance	NO CHARGE ⁽⁷⁾
Bill Pay Reversal	NO CHARGE
Convenience Check Order - Expedited	\$35.00
Convenience Check (Unauthorized, Stop Payment, Returned, Lost/Stolen)	\$25.00
Convenience Check (Copy)	\$10.00

1. *Cardholder can cash a ChekToday at any Walmart for free.*
2. *When a money order is employee's first transaction for a pay period for the full amount of their pay, rapid! also refunds the amount of the USPS charge (which range from \$1.05 - \$1.50 per money order) to the employee's card account.*
3. *Cardholder shall receive the first transaction each pay period of those listed with a (1) for free, otherwise the cardholder is charged the listed fee.*
4. *Cardholder has surcharge free access to this network.*
5. *International ATM Cash Withdrawal Surcharge – 3%*
6. *Standard carrier rates may apply.*
7. *Monthly maintenance fee of \$4.95 is assessed after 6 months with no balance changing transactions.*
8. *Upon request, employee may receive 1 free statement mailed to their home/month. Additional printed/mailed statements are subject to a fee of \$1.50. Statements are available free of charge on the cardholder website.*
9. *Free if sent via USPS First Class, Standard Overnight Mailing Fee \$25, Rush Overnight Mailing Fee \$35, Saturday Delivery Expedited Mailing Fee \$55.*