

VoltCash® Prepaid Mastercard® Schedule A – Cardholder Fees and Transaction Limits - MONTHLY MAINTENANCE FEE

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 the Fee	Fee As It Appears On Statement	When You Are Charged	Amount	Suggestions to Minimize or Avoid the Fee
Maintenance				
Monthly Maintenance Fee	SVC CHG-MONTHLY	The Maintenance Fee is assessed monthly, beginning the first month following your card activation date.	\$7.95	Review ongoing total number of signature and PIN purchases each billing cycle to see if Pay As You Go option works better for you.
Value Transfer Fees:				
Card to Card Transfer	SVC CHG CRD XFR DR	Each time you transfer funds from your Card to another VoltCash Cardholder.	\$2.50	
Cash to Card Load Fee	REMOVE FUNDS Cash Load Fee	Each time you load cash at a participating VoltCash agent location.	\$3.95	
Check to Card Check Fee	REMOVE FUNDS Check Load Fee	Each time you load a check at a participating VoltCash agent location.	Up to 2% per check; min \$3.95	
Transaction Fees				
Bank Teller Withdrawal	SVC CHG CASH ADV	Each time you request a cash withdrawal from a bank teller.	\$2.50	Limit your bank teller withdrawals to two (2) per month
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).	2.5% of transaction in USD	
ATM Fees:				
ATM Withdrawal – US*	SVC CHG.ATM WITHDRAW	Each time you withdraw cash from an ATM that does <u>NOT</u> display the MoneyPass® logo. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction within the United States and U.S. Territories.	\$2.50	Withdraw cash with no surcharge 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 - International*	SVC CHG.ATM WITHDRAW	Each time you withdraw cash from an ATM outside of the United States and U.S. Territories. You may also be charged an additional fee/surcharge by the ATM operator or any 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 regardless of whether you also conduct a cash withdrawal. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction.	\$1.00	Track your card balance online at no charge or call customer service.
ATM Balance Inquiry - International*	SVC CHG BALANCE INQ	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. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction.	\$2.00	
ATM Decline - US*	SVC CHG NSF ATM	Each time an ATM cash withdrawal request within the United States and U.S. Territories is declined for any reason.	\$1.00	Review your balance online 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 - International*	SVC CHG NSF ATM	Each time an ATM cash withdrawal request outside the United States and U.S. Territories is declined for insufficient funds.	\$1.00	
Service Fees:				
Check Issuance Upon Closure	DR ADJ CRD CLOSE FEE	Each time a check is issued to refund the balance of the Card after a Card closure.	\$10.00	Spend the balance on your Card down to \$0.
Inactivity Fee	SVC CHG-MONTHLY	If you do not use your Card to initiate a purchase, cash withdrawal or load transaction for more than twelve (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. The Check Issuance Upon Closure Fee will apply.
Rush Card Reissue/Replace	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	\$20.00	
Card Replacement	SVC CHG REPLACE CARD	Each time you request this service if the replacement Card is requested prior to Card expiration date.	\$10.00	Ensure you keep your Card in your possession at all times.
Potential Third Party Fees:				
Retail Cash Load Fees	N/A	Third party reload networks (e.g. GreenDot) 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 withdraw funds or check your balance at a non-MoneyPass ATM.	May Vary	Withdraw cash with no surcharge 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).

* Fee amount may differ based on US/International[†] use, please note description on statement will not differentiate.

§ The combined Signature Purchase and PIN Purchase transaction fees will be capped at a maximum of \$8.00 each billing cycle.

† 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.

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

Card Limits**	Card Activity Limits
Maximum cumulative amount of all loads in any 24-hour period May not exceed \$10,000.00	Activity
Maximum balance of Card Account at any time ("Maximum Balance") May not exceed \$10,000.00	Limit
** We may increase or decrease these limits or add additional limits from time to time in our sole discretion without prior notice to you. We reserve the right to accept or reject any request to reload value to the Card at our sole discretion. Only the Cardholder may conduct a cash load.	Timeframe
	Cash withdrawals (ATM) May not exceed \$500.00 24 Hours
	Purchases May not exceed \$2,500.00 24 Hours
	Bank Teller Withdrawal*** May not exceed \$2,500.00 24 Hours
	***The bank where the withdrawal takes place may also place certain limits on a withdrawal.
	States where the VoltCash Prepaid Mastercard is not offered****
	Connecticut
	Vermont
	****If you move to one of these states your card may be closed and any remaining balance will be returned to you.

The VoltCash Prepaid Mastercard is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and fee schedule at www.voltcash.com. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us at the toll-free at 1-866-203-8726.

VoltCash® Prepaid Mastercard® Schedule A – Cardholder Fees and Transaction Limits - PAY AS YOU GO

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Name of the Fee	Fee As It Appears On Statement	When You Are Charged	Amount	Suggestions to Minimize or Avoid the Fee
Value Transfer Fees:				
Card to Card Transfer	SVC CHG CRD XFR DR	Each time you transfer funds from your Card to another VoltCash Cardholder.	\$2.50	
Cash to Card Load Fee	REMOVE FUNDS Cash Load Fee	Each time you load cash at a participating VoltCash agent location.	\$3.95	
Check to Card Check Fee	REMOVE FUNDS Check Load Fee	Each time you load a check at a participating VoltCash agent location.	Up to 2% per check; min \$3.95	
Transaction Fees				
Signature Purchase - US	SVC CHG SIGNED TRAN	Each time you attempt an on-line purchase or a point-of-sale purchase by selecting "credit" within the United States or U.S. Territories. This may or may not involve you signing a receipt for the purchase.	\$1.00 [§]	Review ongoing signature purchase and PIN purchases fees each billing cycle to see if Monthly Maintenance Fee option works better for you.
Signature Purchase - International	SVC CHG SIGNED TRAN	Each time you attempt an on-line purchase or a point-of-sale purchase by selecting "credit" outside the United States or U.S. Territories. This may or may not involve you signing a receipt for the purchase.	\$1.00 [§]	
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").	\$1.00 [§]	
PIN Purchase - International*	SVC CHG PIN TRAN	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").	\$1.00 [§]	
Bank Teller Withdrawal	SVC CHG CASH ADV	Each time you request a cash withdrawal from a bank teller.	\$2.50	Withdraw cash with no surcharge 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).	2.5% of transaction in USD	
ATM Fees:				
ATM Withdrawal – US*	SVC CHG ATM WITHDRAW	Each time you withdraw cash from an ATM that does NOT display the MoneyPass® logo. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction within the United States and U.S. Territories.	\$2.50	Withdraw cash with no surcharge 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 - International*	SVC CHG ATM WITHDRAW	Each time you withdraw cash from an ATM outside of the United States and U.S. Territories. You may also be charged an additional fee/surcharge by the ATM operator or any 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 regardless of whether you also conduct a cash withdrawal. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction.	\$1.00	Track your card balance online at no charge or call customer service.
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ATM Decline - US*	SVC CHG NSF ATM	Each time an ATM cash withdrawal request within the United States and U.S. Territories is declined for any reason.	\$1.00	Review your balance online 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 - International*	SVC CHG NSF ATM	Each time an ATM cash withdrawal request outside the United States and U.S. Territories is declined for insufficient funds.	\$1.00	
Service Fees:				
Check Issuance Upon Closure Inactivity Fee	DR ADJ CRD CLOSE FEE SVC CHG-MONTHLY	Each time a check is issued to refund the balance of the Card after a Card closure. If you do not use your Card to initiate a purchase, cash withdrawal or load transaction for more than twelve (12) months, the fee will be assessed monthly thereafter until you conduct one of these transactions or your balance is depleted to zero.	\$10.00 \$3.95	Spend the balance on your Card down to \$0. Continue to use your Card at least once every twelve (12) months or close your Card and we will refund your balance by check. The Check Issuance Upon Closure Fee will apply.
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ATM Surcharge Fee	N/A	Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-MoneyPass ATM.	May Vary	Withdraw cash with no surcharge 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).

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	Activity	Limit	Timeframe
Maximum cumulative amount of all loads in any 24-hour period	Cash withdrawals (ATM)	May not exceed \$500.00	24 Hours
Maximum balance of Card Account at any time ("Maximum Balance")	Purchases	May not exceed \$2,500.00	24 Hours
** We may increase or decrease these limits or add additional limits from time to time in our sole discretion without prior notice to you. We reserve the right to accept or reject any request to reload value to the Card at our sole discretion. Only the Cardholder may conduct a cash load.	Bank Teller Withdrawal***	May not exceed \$2,500.00	24 Hours
	***The bank where the withdrawal takes place may also place certain limits on a withdrawal.		
	States where the VoltCash Prepaid Mastercard is not offered****		
	Connecticut Vermont		
	****If you move to one of these states your card may be closed and any remaining balance will be returned to you.		

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