

WikiPay Prepaid Visa® Schedule A – Cardholder Fees and Transaction Limits

Description	Amount	When You Are Charged	How to Minimize or Avoid the Fee
Fees for Spending/Transferring Money in U.S.			
Monthly Fee	\$0.95	By the last calendar day of the month.	Simply add funds to your WikiPay account one or more times per month, using any of the convenient options we offer, and the monthly maintenance fee will be waived.
Fees for Getting Cash in U.S.			
ATM Cash Withdrawal	\$2.95	You may be charged a fee/surcharge by the ATM operator or any network used to complete the transaction.	Request cash back at point-of-sale using your PIN. Also, make payments using your Card rather than cash when possible.
Bank Teller Cash Withdrawal	\$4.95	Each time you request a cash withdrawal from a bank teller.	
Fees for Adding Money in U.S.			
Cash Load Through GreenDot or Western Union Reload Locations or Using the GreenDot MoneyPak®	Varies by location; approx. \$4.95 per load	Third party reload networks (e.g. GreenDot and Western Union) may assess a fee for each load. Visit www.westernunion.com or www.greendot.com to find a list of reload network locations, and be sure to ask about the cost before conducting the load.	Direct deposit your paycheck or government benefits to your Card at no charge. Obtain your direct deposit form online or by calling us.
WikiPay to WikiPay Card Transfer	No Fee	When you transfer funds between verified WikiPay accounts.	
Fees for Customer Service, Getting Card Information and Card Maintenance			
ATM Balance Inquiry	\$1.45	Each time you request your Card balance using an ATM regardless of whether you also conduct a cash withdrawal.	Check your balance by logging into your account online, check your text messages*, or utilize the mobile website. *Standard Carrier Rates may apply
Secondary/Replacement/ Companion Card	\$9.95	Each time you request this service if the replacement/secondary Card is requested prior to Card expiration date.	Take good care of your Card and always keep it in your possession. You will not be assessed this fee if your Card was stolen.
Fees for Declined Transactions			
ATM Decline	\$0.95	Each time an ATM cash withdrawal request is declined for insufficient funds.	Keep track of your balance and only attempt transactions in amounts less than the available balance on the Card. You can conveniently track your balance at no charge by visiting us online, on the mobile website, by calling us, or enrolling in SMS balance alerts.* *Standard Carrier Rates may apply
ACH Decline	\$14.95	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.	
Fees for Spending Money Outside the U.S.			
International Signature Purchase	\$0.95	Each time you select “credit” and sign for a purchase outside the U.S.	
International ATM Balance Inquiry	\$1.45	Each time you request your Card balance using an ATM regardless of whether you also conduct cash withdrawal.	Check your balance by logging into your account online, on the mobile website, by calling us, or enrolling in SMS balance alerts.* *Standard Carrier Rates may apply.
International PIN Purchase	\$0.95	Each time you make a purchase outside the U.S. by selecting “debit” and entering your PIN.	
International Decline	\$0.75	Each time a POS or PIN transaction is declined internationally.	Keep track of your balance and only attempt transactions in amounts less than the available balance on the Card. You can conveniently track your balance at no charge by visiting us online, on the mobile website, by calling us, or enrolling in SMS balance alerts.* *Standard Carrier Rates may apply
International ATM Cash Withdrawal	\$4.95	Each time you use an ATM outside the U.S. to withdraw cash. You may also be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).	
Other			
Paper Statement (By Cardholder Request)	\$4.95	Each time you request to receive your monthly statements in the mail.	
International Exchange Rate	3.0%	Each time you exchange US funds for foreign funds.	
Electronic Bill Pay (subject to availability)	\$0.95	Each time you request a bill to be paid through payment services.	
Remote Check Deposit	1.95%	Each time you upload a picture of a check for deposit onto your card.	

Transaction Limits

Purchase Limits	\$2,000/DAY
ATM Cash Withdrawal Limits	\$600/DAY
Bank Teller Cash Withdrawal Limits	\$1,500/DAY
Load Limit	\$10,000/DAY
Maximum Card Balance	\$10,000
Card to Card Transfer Limit	\$5,000/DAY

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