



**Employee/Cardholder Fee Schedule**

**POS Purchases**

POS Signature Purchase (Domestic & International)	No Charge
POS Debit/PIN Purchase (Domestic & International)	No Charge

**Cash Access**

Domestic ATM Cash Withdrawals - Allpoint	No Charge
Domestic ATM Cash Withdrawals (MoneyPayss <sup>(2)</sup> & Out of Network)	\$1.50
International ATM Cash Withdrawals	\$3.50
ATM Balance Inquiry or Decline (Domestic & International)	\$0.75
Domestic POS Debit/PIN Purchase with Cash Back	\$0.50 <sup>(1)</sup>
Money Order at US Postal Service	No Charge <sup>(1,3)</sup>
Teller Assisted Cash Withdrawal at Visa Member Banks	No Charge

**Other Financial Transactions**

Interest Bearing Savings	No Charge
Card to Card Transfer	\$1.00
Send Funds to Bank Account	\$1.50 <sup>(1)</sup>
Convenience Check Authorization	\$0.99 <sup>(1,4)</sup>
Request a Check	\$0.99 <sup>(1)</sup>
Bill Payment	No Charge

**New Cards**

Replacement Card – Employer Instant Issued	No Charge
Replacement Card – CSR Issued (Free Standard Delivery: 7–10 business days)	No Charge
Personalized Card – First Time (Cardholder Elective)	No Charge
Companion Card	No Charge

1. 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.
2. Cardholder has surcharge free access to these networks.
3. This is in addition to the USPS fees which range from \$1.05 - \$1.50 per money order. When a money order is employee's first transaction for a pay period for the full amount of their pay, rapid! Refunds the amount of the USPS charge to the employee's card account.
4. Cardholder may request additional checks at no charge.
5. Additional delivery options are available to the cardholder for expedited, rush and Saturday delivery. Additional shipping fees apply.



**Information and Service**

Website Account Access	No Charge
Automated & Live Agent Account Assistance	No Charge
Text Alerts (unlimited messages)	No Charge <sup>(9)</sup>
Printed & Mailed Statement	No Charge <sup>(6)</sup>

**Loading**

Direct Deposit	No Charge
Cash loading at 3 <sup>rd</sup> party kiosks or service centers	No Charge <sup>(8)</sup>

**Other Fees**

Overdraft/Negative Balance – Per Incident	No Charge
Monthly Maintenance	No Charge <sup>(7)</sup>
Bill Pay Reversal	\$1.50
ATM Withdrawal Decline	\$0.75
Purchase Decline (Domestic & International)	\$0.50
Teller Assisted Cash Withdrawal Decline	\$0.50
Convenience Check (Unauthorized, Stop Payment)	\$25.00
Convenience Check (Voided, Check Order)	No Charge

- 6. Upon request, employee may receive 1 free statement mailed to their home per calendar month. Additional printed and mailed statements are subject to a fee of \$1.50. Statements are available free of charge on the cardholder website.
- 7. Monthly inactivity fee of \$4.95 is assessed after 12 months with no balance changing transactions.
- 8. Third party charges may apply.
- 9. Standard cell phone carrier rates may apply.