

Cardholder Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. Anytime your remaining Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount resulting in a zero balance on your Card Account.

Cardholder Fees	Statement Descriptor	Amount
Monthly Maintenance Fee <i>Waived Until Expiration</i>	SVC CHG-MONTHLY	\$5.00 (per month)
Domestic PIN Based POS Transaction Fee	SVC CHG PIN TRAN	No fee
International PIN Based POS Transaction Fee	SVC CHG PIN TRAN	No fee
Domestic Signature Transaction Fee	SVC CHG VISA PURCHASE	No fee
International Signature Transaction Fee	SVC CHG VISA PURCHASE	No fee
Domestic ATM Cash Withdrawal Fee**	SVC CHG ATM WITHDRAW	\$1.50 (per transaction)
International ATM Cash Withdrawal Fee**	SVC CHG ATM WITHDRAW	\$5.00 (per transaction)
Domestic ATM Balance Inquiry Fee**	SVC CHG BALANCE INQ	\$1.00 (per transaction)
International ATM Balance Inquiry Fee**	SVC CHG BALANCE INQ	\$2.50 (per transaction)
Domestic ATM Decline Fee**	SVC CHG NSF ATM	No fee
International ATM Decline Fee**	SVC CHG NSF ATM	No fee
Teller Cash Advance <i>1 Teller Advance fee waived per pay period</i>	SVC CHG CASH ADV	\$8.00 (per transaction)
Card to Card Transfer Fee	SVC CHG CRD XFR DR	\$2.50 (per transfer)
Customer Service Live Agent Fee	SVC CHG VRU OPT OUT	\$2.50 (per call)
Companion Card Request Fee	SVC CHG CARD REQUEST	\$10.00 (per Companion Card)
Replacement Card Fee	SVC CHG REPLACE CARD	\$10.00 (per Card)
Replacement Card Fee (Outside of U.S.)	DR ADJ OTHER REPLACE CARD NON US	\$15.00 (Per Card)
Expedited Card Shipping (U.S.)	SVC CHG EXPED CARD	\$30.00 (per Card)
Expedited Card Shipping (Outside of U.S.) <i>Fee amount may vary based upon the location of the shipment. Fee will not exceed \$45.00.</i>	DR ADJ OTHER EXPEDITE MAIL NON US	\$45.00 (Per Card)
ACH Stop Payment Fee	DR ADJ OTHER ACH DR STOP PYMT	\$10.00 (per transaction)
Paper Statement <i>1 Paper Statement fee waived per month</i>	STATEMENT FEE	\$5.00 (per statement)
Card Account Closure Fee (includes check issuance)	DBT ADJ OTHER REFUND PROCESS FEE	\$15.00 (per Card)
International Transaction Service Charge	SVC CHG INTRNTL TRAN	No fee
Online Bill Payment*** <i>1 Bill Payment fee waived per pay period</i>	BILL PAYMENT	\$0.50 (per transaction)
Stop Payment Fee – Bill Payment	BILL PAYMENT	\$25.00 (per transaction)

**"Domestic" means any transaction occurring in the United States (excluding the territories of Guam and Puerto Rico), "International" means all transactions other than Domestic transactions.

**If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card.

***The cardholder can use Online Bill Payment service to request a convenience check payable to themselves, another individual or a biller. The first bill payment occurring for each payroll deposit will be the transaction that is provided at no cost.