

## USWCC | BENEFITS+ CARD ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT

**Agreement:** This document, along with any other documents we give you pertaining to your account(s) is a contract that establishes rules which control your accounts(s) with University National Bank.

This agreement is subject to applicable federal laws and the laws of the state of Minnesota (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variations by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provision will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean University National Bank and its affiliates, representatives, employees and agents and the words "you," and "your" mean the account holder(s) and anyone else with the authority to deposit, withdrawal, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

If you have questions that are not addressed here, please call Customer Service at 1-800-711-7698.

**Liability:** You agree, to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as assured. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

You also agree to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to the account. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

**Individual Account:** This is an individual account in the name of one person.

**Authorized Signer:** A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

**Important Information about Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account (including sub-accounts). What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Primary Owner of the Account; Owners of Sub-Accounts:** The primary owner of the account is the person who signs the account application. This person is responsible for any and all transactions and fees on the account, including any sub-account(s) that may be established upon application of the primary holder and another person(s), known as the "sub-account holder(s)," who sign(s) a sub-account holder application. Each sub-account holder is responsible for any and all transactions and fees on the sub-account established based on the application of him or her and the primary holder.

**Responsibility:** You agree that you are financially responsible for all uses of the account, and for the information provided to us by you or others permitted to use either your passwords or other personal identifying names or numbers, whether by web site data entry or otherwise.

**Age:** You, the primary holder, affirm that you are 18 years of age or older. If you are a sub-account holder, you affirm that you are 16 years of age or older.

**Sub-Accounts:** If you apply for and we agree to establish one or more sub-accounts, then each sub-account shall be deemed to be a joint account, with right of survivorship, of the primary holder and the sub-account holder who applied with the primary holder to establish that sub-account. If the primary holder dies, ownership of each sub-account will pass to the sub-account holder who applied with the primary holder to establish that sub-account, and ownership of any part of the account that is not a sub-account will pass to the estate of the primary holder, and that part of the account will be closed. Upon the death of the primary holder, the sub-account of a sub-account holder who is at least 18 years of age shall become an account of which that person is the primary holder, and the sub-account of a sub-account holder who is under 18 years of age shall be closed, and any remaining funds in that sub-account will be returned to that minor sub-account holder via a paper check. Each joint owner of a sub-account, without the consent of any other joint owner, may, and hereby is authorized by every other joint owner, to make any transaction permitted under this Agreement, including without limitation: to withdraw all or any part of the sub-account funds; to pledge the sub-account funds as collateral to us for any obligation, whether that of one or more joint owner or of a third party; to endorse and deposit checks and other items payable to any joint owner; and, to close the sub-account, with the disbursement of account proceeds as instructed by the joint owner. Each joint owner is authorized to act for the other joint owner(s), and we may accept orders and instructions regarding the sub-account from any joint owner. If we believe there to be a dispute between joint owners or we receive inconsistent instructions from the joint owners, we may suspend or close the sub-account, require a court order to act, and/or require that all joint owners agree in writing to any transaction concerning the sub-account.

The obligations of all holders under this Agreement are joint and several. This means that each holder is fully and personally obligated under the terms of this Agreement, including liability for overdrafts and debit balances as set forth herein, irrespective of which holder benefited from the withdrawal that resulted in the overdraft or debit balance.

**Assignability:** We may assign or transfer our rights and obligations under this Agreement, including all our rights and obligations in respect of any account or any sums due hereunder, at any time without prior notice to you. The account established under this Agreement is not assignable or transferable by you except with our prior written consent. Without limiting the foregoing, we must approve in writing any pledge of the account, and any such pledge remains subject to any right we have under this Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require that the account be closed and that a new account be opened, subject to our sole determination, in the name of the transferee or pledgee.

**Changes in Terms:** We may change, modify, amend, or remove any part of this Agreement at any time. We will notify you of the change as required by law.

**Termination:** We may, at any time, for any reason, terminate this Agreement and the account (or any sub-account), and/or temporarily or permanently suspend your right to use the account (or any sub-account). We will return the balance to the holder by remitting a paper check to the address we have on file for you. It is your responsibility to maintain a current address on file with us. You can update your address information with us by calling Customer Service 1-800-711-7698 or accessing the website [www.uswcccard.com](http://www.uswcccard.com) and updating your personnel information. You also may cancel the account at any time, by calling the number provided, but by doing so a cancellation fee may be charged.

**Business Days:** Our business days are Monday through Friday, excluding federal holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

**Deposits to the Account:** The balance of the account and any sub-account depends on the amount of funds that have been deposited into the account and that sub-account. NO INTEREST IS, OR WILL BE, PAID ON THE BALANCE OF THE ACCOUNT OR ANY SUB-ACCOUNT. DEPENDENT UPON THE DEPOSIT METHOD(S) YOU CHOOSE FEES MAY BE IMPOSED IN CONNECTION WITH DEPOSITS. YOU AGREE TO PAY ALL FEES CHARGED IN ACCORDANCE WITH THIS AGREEMENT.

**Sources of Deposits:** We may accept deposits from the following sources:

- Direct deposits, or other funds due to you, may be loaded via electronic transfer as arranged between the Bank and payer. Payers who deposit funds to your account for employment or independent contractor services are obligated to report these

payments to the appropriate governmental agencies, and you will receive the appropriate notification, for the purposes of tax reporting, from the payer. We bear no responsibility for any such reporting or tax liabilities.

- Deposits from bank checking, savings or debit account ("Funding Account") with appropriate anti-fraud verification, when applicable and available. Certain delays may be required to assure funds are available for such deposits prior to crediting to your account.
- Deposits of cash using the approved deposit slip at our local branch.

In addition to deposit processing fees, deposit transaction fees may apply as stated below under "FEES AND CHARGES."

If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**When Deposits are Available for Withdrawal:**

Deposits may be delayed until we have actually received the funds. During such delay, the fund's value will not be available to the holder. We reserve the right to accept or reject any request to deposit funds to the account, at our sole discretion.

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. Will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open. Our policy is to make funds from your cash and certain check deposits available to you on the first business day after the day we receive the actual funds. However, funds from electronic deposits will be available on the day we receive settlement for the deposit. For determining the availability of your deposits, every day is a business day, except Saturday, Sundays, and federal holidays. Our earliest cut-off is 4:00 PM CST.

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**ACH and Wire Transfers:** This agreement is subject to Article 4A of the Uniform Commercial Code of Minnesota. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, persons or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**Deposit, Spending, and Withdrawal Limits:**

Limits apply to each account and each primary holder may set limits individually for each sub-account holder. Following is a list of limits applicable to each account:

Load Limit: \$9,999 (maximum per load)

Deposit Limit: \$9,999 daily deposit load limit

The maximum amount allowable for purchase from merchants plus applicable fees may not be more than the total funds available in the account (or sub-account, if applicable). Unusual or multiple purchases may prompt a merchant inquiry or suspension to allow us to investigate such unusual activity. You agree to be financially liable for any spending beyond the available account (or applicable sub-account) balance, and any spending overdraft must be immediately repaid.

We may impose restrictions on your at any time, including restrictions on the number of transactions allowed per day or the dollar amount of transactions.

**Refunds:** If you are entitled to a refund for any reason for goods or services obtained, you agree to accept credits to your account.

**Confidentiality and Security:**

- You should not disclose your account information or otherwise make it available to anyone else.
- If the account information is lost or stolen or if someone else may be using it without your permission, notify us at once by calling Customer Service at 1-800-711-7698.
- If you authorize or permit someone else to use the account, you will be liable for any transactions made by that person.
- At any time you may as the primary holder or sub-account holder temporarily suspend the use of your account by calling Customer Service at 1-800-711-7698. You alone may reactivate the account at any time after it has been suspended by contacting Customer Service.

**Payment:** Each time you use the account, the amount of the transaction will be debited from the balance of funds in the Account.

- You are not allowed to exceed balance when making any purchase.
- You agree to be absolutely and unconditionally responsible for payment to us of overdrafts.
- You agree to have the amount of the overdraft deducted from any funds later deposited to the balance of your account.
- You agree that fees and charges specified in this Agreement may be deducted from the account.
- You agree to pay any account funds deficiency at once, together with all costs of collection.
- Some fees and charges may be for services that you request that are not included in this disclosure or the schedule of Fees and Charges set forth below, but you agree to pay those fees and charges.

**Fees and Charges:** We may, from time to time, revise the fee schedule and will notify you accordingly. The fee schedule applies to the use of the account, and is charged to each primary holder and sub-account holder individually. See fee schedule for more information.

**Right of Setoff:** Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your accounts or sub-accounts without notice, for any liability or debt of any of you, whether individual or joint, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, attachments, garnishments, levies, attorneys' fees, or other obligations. Whether the account is a single owner primary account, or includes sub-accounts, each of the primary holders and each sub-account holder authorize us to exercise our right of setoff against any and all accounts and sub-accounts.

**Periodic Statement:** A periodic statement of each monthly cycle will be made available to you unless there are no transactions (other than monthly service charges) in a given month.

- You may elect to receive printed-paper statements sent by mail rather than electronically. If you so elect, you will be charged a monthly fee or per statement mailed to you.
- Alternatively, you may elect to receive your periodic statement online. You may access your statement as a PDF document at [www.uswcccard.com](http://www.uswcccard.com). To access disclosure documents online you must have your account user ID and password (provided at the time the account is opened) a computer and modem, web browser, and printer or ability to download the disclosures for your records that meet the following minimum standards:

Adobe Acrobat Reader software, 4.0 or higher (Adobe Acrobat require 64 MB of RAM, 24 MB available disk space, Intel Pentium or Power PC processor – Mac, Windows95 or higher or Mac OS 8.6 or higher) Computer running the latest version of Netscape Navigator or Microsoft Internet Explorer in order to view the site in 128 bit encryption

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at holder Services 1-800-711-7698 to find out whether or not the deposit was made. A charge may apply for this call.

**Web Site Availability:** Although considerable effort is expended to make our web site and other means of communications and access available around the clock, we do not warrant these forms of access to be available and error free at all times. You agree that we will not be responsible for temporary interruptions in service due to maintenance, web site changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of natures, labor disputes and armed conflicts.

**Systems and Software:** We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions, whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

## **ELECTRONIC FUND TRANSFER DISCLOSURES**

### **Types of Transactions:**

#### **Prearranged Transfers:**

- Preauthorized Credits: You may make arrangements for certain direct deposits to be accepted into your account.
- Preauthorized Payments: You may make arrangements to pay for certain recurring bills from your account.

**Electronic Fund Transfers initiated by third parties:** You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers make or receive payment may be one time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers.

**Telephone Transfers:** You may access your account(s) by telephone at 1-800-711-7698 using a touch tone phone. You will need your account number(s) and your personal identification number to transfer funds between accounts. You may initiate debits or credits between your own account and any sub account. You may initiate a credit transfer to any other account with in the program.

**Computer transfers:** You may access your accounts by computer through the internet at [www.uswcccard.com](http://www.uswcccard.com) using your account number and password. You may get balance information, transfer funds to or from any sub accounts, transfer to any other account within the program, transfer to or from any outside accounts you may hold in the same name or set up alerts for the account.

**Error Resolution Notice:** In case of errors or questions about your electronic transfers telephone us at:

- 1-800-711-7698, or write us at:
- USWCC | Benefits+ Card  
c/o TransCard  
6125 Preservation Drive  
Chattanooga, TN 37416.

As soon as possible, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. In order to process any error resolution request, you must contact us no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. Error resolution requests must include the following:

1. Your name and account number
2. Description of the error or the transfer at issue and explanation regarding why you believe it is an error or why you need more information
3. The dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within five (5) business days (twenty (20) business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transfer involved a new account, or a foreign-initiated transfer to investigate your complaint or question. If we decide to do this, we will credit your Account within five (5) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. An account is considered a new account for thirty (30) days after the first deposit is made, if you are a new customer.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If your statement shows transfers that you did not make, tell us immediately. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**Confidentiality:** We will disclose information to third parties about your account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission; or
- As explained in the Privacy section of this disclosure

**Stop Payments:**

If you have told us in advance to make regular payments out of your account you can stop any of these payments. Call or write us at Customer Service (address and number listed below in this disclosure), in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call.

We may charge a fee for each stop payment request.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

Liability for failure to stop payment of preauthorized transfer. If you order us to stop any such payment three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

**Our Liability:** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. In addition to all other limitations of our liability set forth in this Agreement, we will not be liable to you if, among other things:

- Through no fault of ours, you do not have enough money in your account (or sub-account, if applicable) to make the transfer
- A merchant refuses to honor your transaction
- Circumstances beyond our control (natural disasters, such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- The funds in your account are subject to legal process or other claim restricting such transfer.

**Disputed Transactions:** We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services purchased by you from merchants. All disputes involving these purchases should be addressed to the merchants from whom the relevant goods and services were purchased.

**Right to bring Civil Action:**

You may bring a civil action against any person violating any provision of Minnesota Statute 47.69 (governing consumer privacy and unauthorized withdrawals).

If you prevail in such action, you may recover the greater of your actual damages or \$500. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

**PRIVACY POLICY**

**Our Privacy Pledge:**

This notice is adopted in recognition of our obligations under Title V of the Gramm-Leach-Bliley Act of 1999.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law (i.e. subpoena, levies, summons or garnishments).

We may disclose all of the information we collect as described above to serve providers or to other affiliated financial institutions with whom we have joint relationships in an agreement of confidentiality. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**Change of Address:** If your U.S. mail or postal address changes, you must notify us immediately. Failure to do so may result in information regarding account being mailed to the wrong person or your transactions being declined. In such event, we shall not be responsible for any resulting misuse of funds available in the account. Any notice given by us shall be deemed given to you if mailed to you at the last U.S. mail address for the account furnished by you. You agree that we may accept changes of address from the U.S. Postal Service. You also agree that if you attempt to change your address to a non-U.S. address, your account may be cancelled and funds returned to you in accordance with this Agreement.

**Governing Law, Court Proceedings, Damages, Arbitration:** This Agreement will be governed by, construed and enforced in accordance with federal law and the laws of the State of Minnesota. You agree to pay upon demand all of our costs and expenses incurred in connection with the enforcement of this Agreement. If we are served garnishments, summonses, subpoenas, orders or legal processes of any type, we are entitled to rely on the representations therein and may comply with them in our own discretion without regard to jurisdiction. You agree that any legal action involving this account must be brought within one (1) year of the date the cause of action arose. You and we both waive our right to trial by jury, punitive and exemplary damages, as well as damages in tort, including but not limited to emotional distress, unless caused by a willful and malicious act, which in the case of unauthorized disclosure of private or confidential information must also be defamatory.

**Taxes:** You acknowledge and agree that we are not obligated to determine whether any federal, state or local tax applies to any transaction involving the use of your , nor are we responsible for collecting, remitting, or reporting any sales, use, income or other taxes arising from any such transactions.

**No Waiver:** No failure by us to enforce the performance of any provision of this Agreement or to impose any fee or other amount allowed hereunder will constitute a waiver by us of our right to subsequently enforce such provision or any other provisions of this Agreement or to impose such fees or other amounts pursuant hereto.

**Miscellaneous Provision:** If you or your account becomes involved in any legal proceedings, your use of the account may be restricted. You agree not to use the account in any illegal activity. We shall be entitled to act upon any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to be liable to us, to the extent permitted by law, for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your account without prior notice to you or to bill you separately. This obligation includes disputes between you and us involving your account and situations where we become involved in disputes between you and a sub-account owner, or a third party claiming an interest in your account. It also includes situations where any action taken on your account by you, an authorized signer, a joint owner, or a third party causes us to seek the advice of an attorney, whether or not we actually become involved in a dispute. Any action by us for reimbursements from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If you provide a mobile phone number to us, or if you call us from a mobile phone, you consent to accept calls from us to your mobile phone, including collection calls. If a court finds any provision of this Agreement invalid or unenforceable, such finding shall not make the rest of this Agreement invalid or unenforceable. To the fullest extent possible, any such provision shall be deemed to be modified so as to be rendered enforceable or valid; however, if such provision cannot be so modified, it shall be stricken and all other provisions of this Agreement in all other respects shall remain valid and enforceable.

**If you do not accept the terms, conditions, provisions and rules set forth in this Agreement, you will not be able to keep or make use of the account.**

**By using your account, you acknowledge and agree that:**

- You have read and agree to this Account Agreement and Disclosure Statement.
- You acknowledge receipt of the Account Privacy Policy set forth above.



Card Fees , Amount, and Description		
Card Retail Price	\$5.00	Per primary card
Secondary Card Order Fee	\$5.95	Per secondary card
Replacement Card Express Service	N/A	Service not available with this program
ATM Withdrawal - Domestic	\$1.50	Per withdrawal
ATM Balance Inquiry - Domestic	\$1.00	Per inquiry
ATM Insufficient Funds/Decline - Domestic	\$0.75	Per attempt
ATM Withdrawal - International	\$3.00	Per withdrawal
ATM Balance Inquiry - International	\$1.00	Per inquiry
ATM Insufficient Funds/Decline - International	\$0.75	Per attempt
POS PIN Transaction - Domestic	\$0.00	Per transaction
POS Signature Transaction - Domestic	\$0.00	Per transaction
POS Insufficient Funds/Decline - Domestic	\$0.50	Per attempt
POS PIN Transaction - International	\$0.00	Per transaction
POS Signature Transaction - International	\$0.00	Per transaction
POS Insufficient Funds/Decline - International	\$0.50	Per attempt
Statement Paper	\$3.50	Per paper statement. Free online.
Money Transfer via VRU or Web	\$0.00	Per card to card transfer
Money Transfer via Bank	\$2.00	Per card to bank transfer
Bill Payment - Electronically	\$1.50	Per bill payment
Bill Payment - Paper Check	N/A	Service not available with this program
Bill Payment - Transaction Research	N/A	Service not available with this program
Cash Withdrawal from a Bank	N/A	Service not available with this program
Balance Inquiry - Text Message	\$0.50	Per text
Reload	\$5.95	Cash reload charged at MoneyGram
Check Printing Fee (Refunds)	\$1.50	Per check
Monthly Service Fee	N/A	No monthly fee charged with this program
Inactivity Fee	\$4.95	Begins in month 7 of no activity
Card Replacement	\$5.00	Per card