

Schedule A

SCHEDULE OF FEES AND CHARGES FOR SACBÉ Prepaid Visa® Card

Fees	Amount	Details
Getting Started Card purchase	\$0	There is no charge to receive a card
Monthly usage Monthly Fee	\$0	We do not charge you a monthly fee.
Add money Direct deposit Funding from debit card Funding from credit card Cash deposit	 \$0 \$0 2.5% \$0	 We do not charge you for direct deposit. We don't charge for adding funds using a debit card. This is our fee to add funds to your SACBÉ card using a credit card. You will be charged this percentage on the full amount. Third party fees may apply.
Get Money ATM Withdrawal Teller Cash Withdrawal	 \$1.00 \$2.50	 This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Please note that a 3% fee will also apply for international card usage. You may also be charged a fee by the bank operator, even if you do not complete a transaction
Making purchases Purchase – signature or PIN Purchase with cash back	 \$0.00 \$0.00	 We do not charge you a fee to make purchases. We do not charge you a fee to make purchases.
Information Balance Inquiry	\$0.00	We do not charge you a fee to check your balance on the APP or via ATM. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
International Transactions International Card Usage	3%	This is our fee for all purchases and cash disbursements made in a country other than the United States. Please note that ATM Withdrawal Fee and/or Teller Cash Withdrawal Fee may also apply for card international usage.
Sending and receiving money PP2P – Domestic, under \$100 P2P – Domestic, \$100 or more Transfer – International – direct	 \$0.00 \$0.99 \$1.50 and 1% exchange fee	 We do not charge for sending money to friends in the United States using our APP for less than \$100. This is our fee for sending money to friends in the United States using our APP for amounts of \$100 or more. Transfer money to friends or family directly through the APP. (Account to Account)

Cash out		
Top-up Prepaid Phone	\$0.99	This is our fee. We will charge you for each top-up Airtime Credit completed.
ACH out funds	\$0.99	This is our fee. We will charge you for each ACH made to remove funds from your account.
Bill Payment Bill Pay fee	\$0.50	This is our fee. We will charge you this fee for each payment processed on your behalf.
Customer Service Call or write	\$0.00	We do not charge you to contact customer service.
Inactivity (after 12 months of no transactions) No card use (per month)	\$3.00	We charge you \$3.00 a month for not using your card after one year of no activity.
Replacement Cards		
Standard Delivery	\$5.00	Per lost, stolen, or damaged Card replaced on a non-expedited basis (generally within 7-10 business days).
Expedited Delivery	\$30.00	Fee charged each time you request a replacement Card to be delivered to you on an expedited basis (generally within 3 business days). This is the full cost of expedited delivery.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Metropolitan Commercial Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Metropolitan Commercial Bank fails, if specific deposit insurance requirements are met and your card is registered. **See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html)** for details. No overdraft/credit feature.

Contact **SACBÉ Payments, Inc.** by calling **1.866.625.2484**, by mail at 3480 Main Highway, Suite 400, Miami, FL 33133, or visit **sacbepayments.com**.

For general information about prepaid accounts, visit **cfpb.gov/prepaid**.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit **cfpb.gov/complaint**.