



Last updated:
October 5, 2023

Schedule A

SCHEDULE OF FEES AND CHARGES FOR LA CAUSA Prepaid Visa® Card

Fees	Amount	Details
Getting Started		
Card purchase	\$0.00	There is no charge to receive a card.
Monthly usage		
Monthly Fee	\$0.00	We do not charge you a monthly fee.
Add money		
Direct deposit	\$0.00	We do not charge you for direct deposit.
Load from Debit Card	\$0.00	We do not charge to add funds to your La Causa Card using a debit card.
Load from Credit Card	2.5%	This is our fee to add funds to your La Causa card using a credit card. You will be charged this percentage on the amount loaded.
Cash Reload	\$4.95	La Causa does not charge a fee; however, the third-party service provider, Greendot Network, will charge \$4.95 for this service.
Get Money		
ATM Withdrawal	\$1.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Third party fees may apply.



International ATM Cash Withdrawal	\$1.00 + 3% International Card Usage Fee	These are our fees. These fees will be charged for international ATM cash withdrawals. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Third party fees may apply.
Teller Cash Withdrawal	\$2.50	This is our fee. You may also be charged a fee by the bank operator, even if you do not complete a transaction. Third party fees may apply.
International Teller Cash Withdrawal	\$2.50 + 3% International Card Usage Fee	These are our fees. These fees will be charged for international teller cash withdrawals. You may also be charged a fee by the bank operator, even if you do not complete a transaction. Third party fees may apply.
Making purchases		
Purchase – signature or PIN	\$0.00	We do not charge you a fee to make purchases.
Purchase with cash back	\$0.00	We do not charge you a fee to make purchases.
Information		
ATM 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. Third party fees may apply.
International ATM Balance Inquiry	\$0.00	We do not charge you a fee to check your balance on the APP or via ATM outside of the U.S. You may be charged a fee by the ATM operator, even if you do not complete a transaction. Third party fees may apply.
International Transactions		
International Card Usage	3%	This is our fee for all international purchases and international cash withdrawals.



		Please note that an ATM Withdrawal Fee and/or Teller Cash Withdrawal Fee may also be charged for certain international card transactions and usage.
Sending and receiving money		
P2P – Domestic, under \$100	\$0.00	We do not charge for sending money to other APP users in the United States, for amounts under \$100.
P2P – Domestic, \$100 or more	\$0.99	This is our fee for sending money to other APP users in the United States for amounts of \$100 or more.
Transfer- International –Remittance Transfer Fee	\$1.50	Transfer money Internationally to friends or family directly through the APP (Remittance Transfer). Note: The \$1.50 is the transaction fee charged per each remittance transfer. The foreign exchange rate applicable to your transaction is displayed in the APP at the time of the transaction.
Airtime Top-Up and ACH out		
Airtime Top-up Prepaid Phone Minutes	\$0.99	This is our fee. We will charge you a fee for each Airtime Top Up Credit purchase. Please see the full terms in the Airtime Top-Up Service Terms of Use .
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 bill payment processed on your behalf. Please see the full terms in the Bill Pay Service Terms of Use .



Customer Service		
Customer Service (automated or lived agent)	\$0.00	We do not charge you to contact customer service.
Account Inactivity		
Inactivity	\$3.00	You will be charged \$3.00 per month after 12 months of no transactions.
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 La Causa. by calling 1.866.625.2484, by mail at 3480 Main Highway, Suite 400, Miami, FL 33133, or visit lacausa.us.

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.

