

SCHEDULE OF CARDHOLDER FEES For Companion Card	
Fees Per Card	Amount per Transaction
POS Purchase (Signature)	FREE
POS Purchase (PIN)	\$0.50
POS Money Order - US Post Office***	\$0.50
Unlimited POS Flat Monthly Fee	\$2.99
POS Purchase - NSF/Limit (Decline Fee for PIN Transactions at POS)	\$0.50
ATM Cash Withdrawal - AllPoint	\$1.75
ATM Cash Withdrawal - Domestic	\$1.75
ATM Cash Withdrawal - International	\$3.50
ATM Balance Inquiry/Decline	\$0.75
Debit for Request a Check	\$2.99
Web Access	FREE
IVR Validation (Toll free account access)	FREE
Cash Advance	\$4.00
Provident ACH Withdrawal - Card to Bank Account	\$1.50
Funds Transfer - Card to Card	\$1.00
POS Preauthorization Purchase - NSF/Limit (Decline Fee for Signature Transactions at POS)	\$0.50
SMS Text Messages	FREE
Bill Pay Transaction	\$1.50
Bill Pay Reversal	\$1.50
Card Replacement for Lost/Stolen	\$10.00
Card Replacement for Lost/Stolen - Expedited	\$25.00
Card Replacement for Lost/Stolen - Overnight	\$35.00
Monthly Maintenance Fee	\$2.95
Live Customer Service-Per Minute	FREE**
Optional Paper Transaction History*	\$1.50/per Request
*Upon request, cardholder may receive one printed and mailed paper transaction history per month at no charge	
**rapid! PayCard reserves the right to charge \$0.95 per minute if cardholder places for more than four (4) calls per month to access account information that can be obtained via the IVR and Web.	
***The cost of a money order is \$0.00 if it is the first transaction performed after 12:01 am Central Standard Time of each payday when using the rapid! PayCard® Visa® Payroll Card. The cost of a money order is the merchant fee plus the value of the money order. The merchant fee may vary by merchant and can be obtained from the merchant prior to making the purchase.	

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.

Confidentiality

We may disclose information to third parties about your Card or the transactions you make:

- (1) Where it is necessary for completing transactions;
- (2) In order to verify the existence and condition of your Card for a third party, such as merchant;