

All Fees	Employee Program	GPR Program <sup>1</sup>	Details
<b>Get Started</b>			
Card Receipt	\$0.00	\$0.00	No fee for initial receipt of Card and Account
<b>Monthly Usage</b>			
Monthly Maintenance Fee	Not Applicable	\$5.00	If deposits totaling \$400 or more have been made during the 28 days prior to the Account Statement date, this fee is waived
<b>Add Money<sup>2</sup></b>			
Payroll Direct Deposit <sup>2</sup>	\$0.00	\$0.00	Funds from an employer
Direct Deposit of Other Funds <sup>2</sup>	\$0.00	\$0.00	Tax refund, etc. \$4000 limit per day; \$8000 per calendar month
Load Cash Funds at Cash Load Partner <sup>2,3</sup>	\$0.00	\$0.00	\$2500 per transaction, and per day; \$5000 per calendar month
Load Check Funds via Mobile App   Standard <sup>3,6</sup>	\$0.00	\$0.00	If check is accepted, up to 10-day wait for deposited funds
Load Check Funds via Mobile App   Expedited <sup>3,6</sup>	1% or 4%	1% or 4%	Expedited processing available for 1% of check value for Payroll or Government Checks / 4% of check value for all other accepted checks
<b>Spend Money</b>			
Signature Point-Of Sale (POS) Debit Transactions <sup>5,9</sup>	\$0.00	\$0.00	Select "Credit" and/or sign at POS   \$3000 limit per transaction and per day
PIN POS Transactions <sup>5</sup>	\$0.00	\$0.00	Use PIN at POS, with or without Cash Back   \$3000 limit per transaction and per day
Bank Teller Over the Counter Cash Withdrawal <sup>3,9</sup>	\$0.00	\$0.00	Any bank that displays the association logo on your card   \$8000 limit per transaction and per day
Money Network® Check <sup>3,4</sup>	\$0.00	\$0.00	Transfer of funds from Account to Money Network Check   \$9,999.99 limit per check and per day
Request Secondary Account	\$0.00	\$0.00	Request an additional Account for Family or Dependents   \$8000 maximum card balance
Transfer Funds to Secondary Account	\$0.00	\$0.00	Transfer of funds to Secondary Account   \$1000 per day transfer limit; \$2000 per month transfer limit
Bill Payment   Standard <sup>3</sup>	\$0.00	\$0.00	Bill payments with standard delivery timeframes <sup>6</sup>
Bill Payment   Expedited <sup>3</sup>	\$6.00	\$6.00	Bill payments with expedited delivery timeframes <sup>6</sup>
ACH Transfer Funds to a Bank Account <sup>10</sup>	\$3.00	\$3.00	ACH Transfer   \$8000 per transaction; \$16000 per day; \$64000 per month limit
<b>Get Cash</b>			
ATM Withdrawal or Decline   In-Network <sup>3</sup>	\$0.00	\$0.00	Withdrawal or Decline from ATM that is a part of our network. \$600 per transaction and per day limit
ATM Withdrawal or Decline   Out-of-Network & Non-U.S. <sup>3,5,7</sup>	\$2.50	\$2.50	Withdrawal or Decline from ATM that is not a part of our network. \$600 per transaction and per day limit
<b>Information</b>			
Monthly Paper Statement	\$0.00	\$0.00	Account activity available via mobile app <sup>6</sup> , online, or by phone
Customer Service	\$0.00	\$0.00	24/7 toll free Account access
ATM Balance Inquiry   In-Network <sup>3</sup>	\$0.00	\$0.00	Account balance at an ATM that is a part of our network
ATM Balance Inquiry   Out-of-Network & Non-U.S. <sup>3,5,7</sup>	\$2.50	\$2.50	Account balance at an ATM that is not a part of our network
<b>Using Your Card Outside the U.S.</b>			
Currency Conversion Fee <sup>5</sup>	2%	2%	Of the U.S. dollar amount of each transaction.
Cross Border Fee <sup>5</sup>	.8%	.8%	Of the U.S. dollar amount of each transaction.
<b>Other</b>			
Replacement Card   Ship via US Mail <sup>8</sup>	\$5.00	\$5.00	Request replacement card to be sent via U.S. Mail
Expedited Shipping Fee	\$10.00	\$10.00	Additional fee for Expedited Shipping

<sup>1</sup> The fees for the Employer Program will apply until you upgrade to a GPR - General Purpose Reloadable ("Portable") Program. The Portable Program Fees including the Monthly Account Maintenance Fee, will apply if 1) you choose to upgrade to a Portable Account while you are still employed by your current Employer, or 2) you are no longer receiving loads from your current Employer and no less than 60 days have passed. For more information, see your Money Network Service Terms and Conditions.

<sup>2</sup> For security and regulatory reasons, we may further limit the number, type, and dollar amount of transactions you may make using your Account or suspend the use of your Account and/or Card. See [moneynetwork.com](http://moneynetwork.com) for the latest transaction limits. Maximum balance on Portable Account is \$8000 and only becomes effective if you stop participating in your original Employer program as explained in footnote 1. If your Account is able to receive loads from outside sources while you are in the original Employer program, there is no maximum balance for payroll loads from the original employer.

<sup>3</sup> The above fees do not include any fee that may be separately charged by an owner or operator of an ATM, POS terminal or any network or other third party used in the connection with the transaction, including any surcharge imposed by an Out-of-Network ATM, Cash Load partner, or Check Deposit partner. The amount of any additional fee is established by the third-party and disclosed at the ATM, POS, or via mobile app<sup>6</sup>. Your consent to the charge must be obtained before the transaction is completed. To find participating In-Network ATMs, use the Money Network Mobile® App (available at the App Store<sup>SM</sup> and on Google Play<sup>TM</sup>), visit [moneynetwork.com](http://moneynetwork.com) or call Customer Service.

<sup>4</sup> There is no fee for cashing Money Network Checks at participating locations. Certain of those locations will cash Money Network Checks up to \$5,000.00 per check. Other check-cashing locations may impose higher or lower limits, but one individual Money Network Check at any check cashing location, and multiple Money Network Checks in one day, may not be made payable for more than \$9,999.99. To find participating locations, use the Money Network Mobile App<sup>6</sup> (available at the App Store<sup>®</sup> and Google Play<sup>®</sup>), visit [moneynetwork.com](http://moneynetwork.com) or call Customer Service.

<sup>5</sup> If an International Transaction (Non-U.S.) at the POS or an ATM is converted to U.S. dollars before it is entered into the card association networks, the conversion rates, fees and charges of the entity that did the conversion will apply. Otherwise, for International Transactions at the POS or an ATM requiring a currency conversion, a Currency Conversion Fee of two percent (.02) of the converted funds will be assessed. Provided that an International Transaction made outside of the United States and the U.S. Territories is not assessed a Currency Conversion Fee under the immediately preceding sentence, then it will have a Cross Border Fee of eight tenths of one percent (.008) of the transaction amount assessed. See "International Transactions" in your Money Network Service Terms and Conditions for more information.

<sup>6</sup> Your wireless carrier's standard messaging and data rates may apply

<sup>7</sup> First two ATM Declines (In-Network, Out-of-Network, & International) per calendar month are waived if you live in CT or IL. Additional occurrences of these transaction types during the same calendar month may result in a fee being assessed as outlined in the fee schedule above.

<sup>8</sup> One replacement card provided at no charge, per calendar year.

<sup>9</sup> Signature and Bank Teller Over the Counter Cash Withdrawal transactions are not available on STAR-branded cards.

<sup>10</sup> ACH fee is assessed when transaction is successfully initiated. Please contact the number on the back of your card if assistance is needed with returned ACH transactions. Refer to your Money Network Terms and Conditions for unauthorized or unrecognized transactions.

Your funds will be held at or transferred to MetaBank®, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details. No overdraft/credit feature. For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).

