

Convenient Access Visa® Prepaid Card Information sheet

Description

Card Use: General use, load/reload at the financial institution (F.I.) and/or via direct deposit

Card Type: Instant issue reloadable - does not bear cardholder's name

Card Life: 48 months from date of production

Card shelf life: 42 months (cards cannot be issued within 6 months of expiration)

Fees

Activation Fee (retained by the Bank)	variable, maximum of \$12.95
Card Reload Fee (does not apply to direct deposit)	\$4.95
Monthly Maintenance Fee	\$2.95
ATM Transactions (including Declined** (within U.S.))	\$2.00
ATM Transactions (including Declined** (outside U.S.))	\$3.00
Cash Advance (including Declined) (within U.S.)	\$2.00
Cash Advance (including Declined) (outside U.S.)	\$3.00
Declined POS Purchases	\$0.50
Stop Payment Fee	\$20.00
Register Bank Account to Online Card Account	\$3.00
Card-to-Bank Transfers	\$2.95
Bill Pay Electronic	\$1.25
Bill Pay Paper Check	\$2.25
Lost or Stolen Card Replacement (via U.S. mail)	\$15.00
Upgrade to Personalized Card	\$5.00
Card Renewal After Expiration	\$5.00
Mailed Statement Fee	\$2.00
Signature and PIN-based Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	\$1.00
ATM Card Account Inquiries**(within U.S.)	\$0.75
ATM Card Account Inquiries**(outside U.S.)	\$3.00
Foreign Transaction Fee (applies to all non-US transactions)	3.50%

Limits

Initial load amount at time of Card activation at the F.I. Min. \$10
Max. \$5,000

Reload limits

- At the F.I. with consumer funds \$10 - \$5,000
Max. \$5,000 per 30 calendar days
- Via direct deposit \$10 - \$10,000

Load up to two (2) times per day, four (4) times per week, ten (10) times per month

Card Balance Cannot Exceed	\$10,000
Cash Withdrawal Daily Limit	\$500
Card to Bank Transfer Daily Limit	\$950

***The owner of the ATM may charge an additional access fee.*

Other fees may apply and will be disclosed when service is provided.