

LIST OF ALL FEES FOR YOUR VISA® TRAVELMONEY CARD

| All Fees | Amount | Details |
|---|---------|--|
| Get started | | |
| Card activation | \$3.95 | Fee assessed upon activation of the card. |
| Card purchase | Varies | Fee may be assessed by the financial institution. |
| Monthly usage | | |
| Monthly fee | \$0.00 | No fee |
| Add money | | |
| Cash reload | \$3.95 | Additional fee may be assessed by branch location or Visa ReadyLink Merchant. |
| Spend money | | |
| Signature transaction | \$0.00 | No fee |
| PIN POS transaction | \$0.50 | Fee assessed for PIN based purchases. |
| Get cash | | |
| ATM withdrawal | \$1.50 | You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Cash back at point of sale | \$0.50 | Merchants may allow cash back when you make purchases. Retailers may impose a limit on the cash back amount. |
| Information | | |
| ATM balance inquiry | \$0.50 | You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Customer service (automated) | \$0.95 | Per call. One (1) free call to retrieve PIN. |
| Customer service (live agent) | \$5.00 | Per call |
| Using your card outside the U.S. | | |
| International transaction | 3% | Percentage assessed of the U.S. dollar amount of each transaction. |
| International PIN POS transaction | \$1.00 | Fee assessed for PIN based purchases. |
| International ATM withdrawal | \$3.00 | You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| International ATM balance inquiry | \$1.00 | You may also be charged a fee by the ATM operator. |
| International ATM decline | \$1.50 | Any ATM cash withdrawal transaction resulting in a decline. You may also be charged a fee by the ATM operator. |
| Others | | |
| Inactivity | \$5.00 | Assessed after thirty (30) days of inactivity. Assessed monthly until card expiration. |
| Secondary card | \$3.95 | Per card fee, limit two (2). Must be added and activated at participating financial institution location. |
| Card reissue (lost/stolen replacement) | \$5.00 | Per card fee. Fee includes issuance and delivery. |
| ATM decline | \$0.75 | Any ATM cash withdrawal transaction resulting in a decline. You may also be charged a fee by the ATM operator. |
| Card expiration | \$10.00 | Assessed upon card expiration. Assessed monthly thereafter. |
| Account to account transfer (recipient) | \$3.95 | Fee assessed to receive value on your card from another prepaid debit card issued by your financial institution. |
| Account to account transfer (sender) | \$5.00 | Fee assessed to send value from your card to another prepaid debit card issued by your financial institution. |
| DDA unload transfer fee | \$5.00 | Fee assessed to transfer unused funds from card to checking account. |
| Account to account transfer reversal | \$10.00 | Fee assessed to reverse an account to account transfer. |
| Check request | \$25.00 | Fee for request to have funds returned via check. |

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to CenterState Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event CenterState Bank, N.A. 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 Cardholder Services by calling (1-866-466-8084), by mail at P.O. Box 7235 Sioux Falls, SD 57117-7235, or visit www.hcprepaiddebit.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.

VISA[®] TRAVELMONEY CARD

ABBREVIATED DISCLOSURE OF FEES

| Monthly fee | Per purchase | ATM withdrawal | Cash reload |
|---|----------------|---------------------------|------------------|
| \$0 | \$0.50* | \$1.50 | \$3.95 |
| ATM balance inquiry | | | \$0.50 |
| Customer service (automated or live agent) | | \$0.95 or \$5.00 per call | |
| Inactivity (after 30 days with no transactions) | | | \$5.00 per month |

We charge 9 other types of fees.

* This fee can be lower depending on how and where this card is used.

- **No overdraft/credit feature.**
- Your funds are eligible for FDIC insurance.

For general information about prepaid accounts visit cfpb.gov/prepaid.
Please see List of All Fees for details and conditions, or call **1-866-466-8084** or visit **www.hcprepaiddebit.com**.