

**BlazePays<sup>SM</sup> Visa<sup>®</sup> Prepaid Card Fee Schedule**

**Schedule of Account Fees: You agree to pay us the following fees, which will be withdrawn from your Card Account and will be assessed so long as there is a remaining balance in your Card Account, unless prohibited by law.** If you request a service that is not included in this Schedule of Account Fees and there is a fee for such service, such fee will be disclosed at the time you request the service and you agree that any such fee may be deducted from your Card Account.

<b>Fee Category</b>	<b>Fee Type</b>	<b>Fee Amount and Details – If Card Obtained at a Bank Branch:</b>	<b>Fee Amount and Details – If Card Obtained Online:</b>	<b>Fee Amount and Details – If Card Obtained Through Your Employer:</b>
Total Cost of Setup	Card Purchase Fee:	Up to \$3.95	No charge	No charge
	Monthly Fee:	\$5.95 per month	\$5.95 per month	No charge
Get Cash	From bank teller	\$3.00 per transaction; Participating bank may impose convenience fee.	\$3.00 per transaction; Participating bank may impose convenience fee.	One free withdrawal per week at any bank where Visa cards are accepted for cash withdrawals; thereafter \$3.00. Participating bank may impose convenience fee.
	ATM declined withdrawal	\$0.50 per transaction	\$0.50 per transaction	No charge
<b>Fee Category</b>	<b>Fee Type</b>	<b>Fee Amount and Details - All Cards</b>		
Add Money	Direct deposit:	No charge		
	Load at Bank branch location:	No charge		
	Load at Visa ReadyLink retailer:	No charge from BlazePays but retailer may impose a load fee		
	From your bank account:	No charge from BlazePays but the bank where you maintain your bank account may impose a transfer fee		
Get Cash (other methods)	ATM withdrawal transactions at issuing Bank ATMs; approved and declined	No charge		
	Other ATM withdrawals* at non-issuing Bank ATMs	\$2.00 per transaction		
	Cash back at retailer	No charge (select “Debit” and enter your PIN to get cash back when making purchase at a retailer)		
	Foreign cash withdrawal**	3% currency conversion fee; \$2.00 for declined transaction		
Spend Money	Signature purchase	No charge		
	PIN purchase	No charge		
	Online Bill-Pay	\$1.00 per transaction		

	Foreign purchase**	3% currency conversion fee; \$2.00 for declined transaction
Information	Customer service call	No charge
	Online information	No charge but third party access charges may apply
	Mobile information	No charge but third party access, data or text message charges may apply
	ATM balance inquiry	\$0.50 per transaction; no charge if using an issuing Bank ATM
	ATM statement	\$0.50
	Foreign ATM balance inquiry	\$2.00
	Foreign ATM statement	\$2.00
	Online statement	No charge
	Mailed transaction history	\$5.00 per request
Other Fees	Replacement/Secondary Card	\$3.95 per Card
	Reissued Card	\$3.95 per Card
	Stop Payment Fee	\$20.00 per request
	Expedited Delivery Card	\$25.00 per Card
	Refund check upon account closure	\$5.95 per check

\* The owners of ATMs or other networks may impose an additional charge to use their terminals and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Such other fees and charges also will be deducted from your Card Account.

\*\*ATM withdrawals are prohibited in Jamaica and the Dominican Republic. If you withdraw cash or make a purchase in a foreign country in a currency other than U.S. dollars, the amount deducted from your funds will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different than the rate on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign charges described above.