

You do not have to accept this payroll card.  
Ask your employer about other ways to receive your wages.

Monthly Fee	Per Purchase	ATM withdrawal	Cash Reload
<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b> in-network <b>\$ 2.50</b> out-of-network	<b>\$ 5.95*</b>

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ATM balance inquiry (in-network or out-of-network)	\$0 or \$0.75
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Customer service	\$0
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Inactivity (after 6 months with no transactions)	\$ 4.95 per month
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**We charge 12 other types of fees.**

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\* 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](http://cfpb.gov/prepaid).  
Find details and conditions for all fees and services inside the package, or call  
**1.877.380.0980** or visit [www.rapidfs.com](http://www.rapidfs.com).

## List of all fees ("Long Form") for rapid! PayCard® Mastercard

All fees	Amount	Details
<b>Add money</b>		
Cash reload	\$5.95	Fees of up to \$5.95 may be collected by our reload agents when reloading your Card at their locations. This fee is charged by the reload agent and is subject to change. This fee is not deducted from your Card account and will not be reflected in any transaction histories. Reload locations may be found at <a href="http://www.attheregister.com">www.attheregister.com</a> .
Mobile check load	\$5 or 5% of the value of the check	Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card account. This is a third-party fee and is subject to change. This fee is not deducted from the Card account and will not be reflected in any transaction histories. Standard text message or data rates may apply.
<b>Spend money</b>		
Point-of-sale decline	\$0.50	This is our fee. It is assessed when you attempt a point-of-sale transaction, but the transaction is declined due to insufficient funds in your Card account. This fee also applies to international transactions.
<b>Get cash</b>		
ATM withdrawal at (MoneyPass® ATM or Allpoint® ATM)	\$0	MoneyPass and Allpoint ATM networks locations can be found at <a href="http://www.rapidfs.com">www.rapidfs.com</a> . This fee applies to both domestic and international transactions.
ATM Withdrawal at other ATMs (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the MoneyPass and Allpoint ATM networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
(MoneyPass or Allpoint) ATM Cash withdrawal decline	\$0.75	It is assessed when you attempt an ATM cash withdrawal, but the withdrawal is declined due to insufficient funds in your Card account. This fee applies to both domestic and international transactions.
ATM Cash Withdrawal Domestic Decline (out-of-network)	\$0.75	This is our fee. It is assessed when you attempt an ATM cash withdrawal, but the withdrawal is declined due to insufficient funds in your Card account. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Information</b>		
ATM balance inquiry at other ATMs (out-of-network)	\$0.75	This is our fee. "Out-of-network" refers to all the ATMs outside of the MoneyPass and Allpoint ATM networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Paper Statement One Time Order	\$1.50	Not assessed unless written transaction history is requested more than once a month.
<b>Using your card outside the U.S.</b>		
Purchase with a PIN-- International	3%	3% of the U.S. dollar amount of each transaction. The fee will be assessed when the transaction actually posts.
Purchase with Signature-International	3%	3% of the U.S. dollar amount of each transaction. The fee will be assessed when the transaction actually posts.
ATM cash withdrawal-- International (out-of-network)	3% Plus \$2.50	3% of the U.S. dollar amount of each transaction. In addition, a \$2.50 fee will be assessed each time the Card is used for an international ATM cash withdrawal. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Cash Withdrawal International Decline	\$0.75	This is our fee. It is assessed when you attempt an international ATM cash withdrawal, but the withdrawal is declined due to insufficient funds in your Card account. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Balance Inquiry at other ATM-International (out-of-network)	\$0.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Other</b>		
Inactivity	\$4.95	You will be charged the fee each month after you have not completed any purchases, successful ATM withdrawals, or ATM balance inquiries using your Card for 6 consecutive months, except to the extent prohibited by applicable law.
Stop payment order	\$25.00	Per each stop payment order for a bill payment or check. This is a third-party fee and is subject to change. The fee descriptor that will be shown on transaction histories is: CheckToday Special Handling
Paper checks (expedited delivery)	\$35.00	Expedited orders will generally be completed within 2-3 business days. This is a third-party fee and is subject to change.
Copy of ChekToday Convenience Check	\$10.00	Fee for mailing a copy of a previously cashed check. This is a third-party fee and is subject to change.
ChekToday Special Handling	\$25.00	Fee is assessed if a check is returned or reported lost or stolen. This is a third-party fee and is subject to change.
Card Replaced Standard Production with Overnight Delivery	\$25.00	Per lost, stolen, or damaged Card replaced on a standard basis with overnight delivery (generally within 3 business days; no weekend delivery).
Card Replaced Rush Production with Overnight Delivery	\$35.00	Per lost, stolen, or damaged Card replaced on an expedited basis with overnight delivery (generally within 2 business days; no weekend delivery).
Card Replaced Rush Production with Saturday Delivery	\$55.00	Per lost, stolen, or damaged Card replaced on an expedited basis with Saturday delivery (generally within 2 business days, with Saturday delivery).
Your funds are eligible for FDIC insurance. 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 <a href="http://fdic.gov/deposit/deposits/prepaid.html">fdic.gov/deposit/deposits/prepaid.html</a> for details. No overdraft/credit feature. Contact Customer Service by calling (877) 380-0980, by mail at P.O. Box 42212 Cincinnati, OH 45242, or visit <a href="http://www.rapidfs.com">www.rapidfs.com</a> . For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> . If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a> .		