

FlexWage Solutions Payroll Card Services

| Cardholder Service | Description | Fee |
|---|---|--|
| Monthly Maintenance Fee | Maintenance fee charged each month to active accounts | FREE |
| Employer Payroll Loads | Payroll funds loaded from a funding account to the payroll card account for access by cardholder | FREE |
| Signature Transaction | Point of sale (POS) transactions at a merchant, which a signature is used. Includes online transactions, telephone based transactions | FREE |
| PIN Transactions | Point of sale (POS) transaction at a merchant using a PIN | \$0.50 |
| ATM Withdrawal - US | ATM cash withdrawal initiated in the United States. Does not include ATM owner surcharges | 2 FREE per month, then \$2.00 per transaction |
| ATM Withdrawal – Outside of US | ATM cash withdrawal initiated outside the United States. Does not include ATM owner surcharges | \$3.50 |
| ATM Balance Inquiry | Check current balance at ATM | \$0.50 |
| ATM Decline | Declined ATM cash withdrawal | \$1.00 |
| Cash Advance over the counter in bank (subject to bank rules) | Cash advance in a bank branch. Subject to bank rules. | 1 FREE per value load, then \$5.00 per transaction |
| Signature Transaction Decline | Declined signature based transaction | FREE |
| PIN Transaction Decline | Declined PIN based transaction | FREE |
| Foreign Transaction Fee | Purchase transactions or ATM cash access in a currency other than US dollar | 2% of transaction amount |
| Lost/Stolen Replacement Card | Replacing a card that has been lost or stolen | \$5.00 |
| Rush Card Delivery | Shipping card via courier, will arrive within 2 days | \$25.00 |
| Issue and Mail Secondary Card | Cardholder request for a secondary card with access to cardholder account | \$5.00 |
| Customer Service – Live Call | Each call to a live customer service agent | 3 FREE per month, then \$1.50 per call |
| 800 Calls (IVR Calls) | Each call to the 800 voice response number | FREE |
| Online Bill Payment | Pay a merchant using the online bill pay function | \$2.00 |
| Paper Statement | Print and mail paper statement | \$1.00 |
| Transfer Funds to Bank Account | Electronically transfer funds to your bank account | 1 FREE per value load, then \$2.00 |
| Inactivity Fee | Following 6 months of inactivity on card | \$2.95 per month |