



Employee/Cardholder Fee Schedule

ALWAYS FREE

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|---|--|
| Domestic POS Signature Purchase | |
| Domestic POS PIN Purchase (Including Cash Back) | |
| Money Order at US Postal Service ⁽¹⁾ | |
| Over-the-Counter Bank Cash Advance/Withdrawal | |
| Interest Bearing Savings Account | |

FREE – When used as the first transaction after a pay load

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|--|-----------------------|
| Domestic ATM Cash Withdrawals – Allpoint | \$1.50 ⁽³⁾ |
| ACH Transfer to Bank Account | \$1.50 |
| ChekToday – Check Authorization | \$2.00 ⁽²⁾ |
| Request a Check | \$2.99 |

Other Fees

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|---|-----------------------|
| POS Decline (Domestic & International) | \$0.50 |
| Domestic ATM Cash Withdrawal – Out of Network | \$1.50 |
| Domestic ATM Cash Withdrawal – MoneyPass | \$1.50 ⁽³⁾ |
| Domestic ATM Balance Inquiry or Decline | \$0.75 |
| Card to Card Transfer | \$1.00 |
| Bill Payment | \$0.99 |

New Cards

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| Replacement Card – Employer Issued | \$5.00 |
| Replacement Card – CSR Issued | \$10.00 |
| Personalized Card – First Time (Voluntary) | FREE |
| Companion Card | FREE |

Information and Service

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|--|---------------------|
| Website Account Access | FREE |
| IVR & Live Agent Account Assistance | FREE |
| Text Alerts (unlimited messages) | FREE ⁽⁴⁾ |
| Printed & Mailed Statement | FREE |
| Wage Statement Access – Web, IVR, Fax-back | FREE |

Other Fees

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|---|---------------------|
| Overdraft/Negative Balance – Per Incident | FREE |
| Monthly Maintenance | FREE ⁽⁵⁾ |

1. When a money order is employee's first transaction for a pay period for the full amount of their pay, rapid! also refunds the amount of the USPS charge (which range from \$1.05 - \$1.50 per money order) to the employee's card account.
2. Cardholder can cash a ChekToday at any Wal Mart for free.
3. Cardholder has surcharge free access to this network.
4. Standard carrier rates may apply.
5. Monthly maintenance fee of \$4.95 is assessed after 6 months with no balance changing transactions.