

Fee Waiver

Each time you have a Qualifying Value Load to your card, your fee for the **first** Qualifying Transaction will be waived. Qualifying Transactions: ATM withdrawal at an ATM displaying the name and logo of Allpoint, Electronic Funds Transfer (via ACH), or Over the Counter (OTC). Your fee waiver must be used prior to your next Qualifying Value Load. Fee waivers do not accumulate.

NOTE: If the surcharge screen appears during your free Allpoint ATM transaction, press "yes" to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or Allpoint will refund the fee.

Other 3rd party service providers, such as the owner of an ATM, may charge additional fees when you use your card. Read the fee disclosures carefully before using these services.

¹*The charge for the **first two** calls to the Automated Phone Service (VRU) will be waived each statement period.*

²*The charge for the **first** call to a Customer Service Representative will be waived each statement period.*

³*Standard text messaging fees may apply from your carrier.*

Fees valid as of November 1, 2007.
NO MMF Value Load

**TotalPay Card****Cardholder
Fee Schedule**

Services	Fees
Card Services	
TotalPay Card Enrollment	Free
Monthly Maintenance	Waived
24-hour Customer Service (CS)	
• Automated CS (per call) ¹	\$0.50
• Live CS (per call) ²	\$2.00
Cardholder Web Access	
• Balance Inquiry	Free
• Transaction History	Free
• Electronic Funds Transfer	\$2.00
- allow 72 business hours for funds to post	
Lost/Stolen Card Replacement (mail)	\$15.00
• Expedited Delivery (additional)	\$15.00
Additional Copy Monthly Statement	\$1.50
- per page	
Secondary Card (per card)	
• Issuance	\$2.00
• Maintenance Fee (per month)	Free
<i>NOTE: All other fees associated with the primary card are also applicable to the secondary card.</i>	
Transaction Services	
ATM Withdrawal (see reverse side)	\$2.00
ATM Decline	\$0.50
Purchase Transactions	
• Signature-based (credit)	Free
• PIN Point-of-Sale (debit)	Free
Balance Inquiry (ATM)	\$0.50
- per inquiry	
Cash Withdrawal from Teller	\$5.00
- Over the Counter (OTC)	
Negative Balance	\$20.00
- per negative balance transaction	
Currency Conversion	2.5%
- of the transaction amount	
Optional Services	
Text Message Balance Alerts ³	Free
Monthly E-Statements	Free
Online Bill Pay	Free