

**List of all fees for Alterna Prepaid Mastercard® (“Fee Schedule”)**

All fees	Amount	Details
<b>Monthly usage</b>		
Monthly fee	\$5.95	This is our fee and it is assessed on the first of every month beginning the month after you purchase a card. We will waive this fee if you make at least one direct deposit load during the previous calendar month.
<b>Add money</b>		
Cash reload	\$5.95	This is not our fee. Participating retail locations may assess a fee up to \$5.95 when loading cash to your card through Mastercard RePower reload networks. Locations may be found at <a href="#">RePower Locations</a> . Fees may vary by location and are subject to change. You can arrange to have payroll or other payments direct deposited to your account at no charge.
Card-to-Card Transfer	\$0.50	This is our fee and it is assessed when you transfer funds from your card account to another Alterna card account within the program. The fee is \$1.95 per card-to-card transfer if performed by a Customer Service Rep.
Bank-to-Card Transfer	\$1.00	This is our fee and it is assessed when you transfer funds from an outside bank account to your Alterna prepaid card.
Mobile Check Load	Greater of: \$5.00 or 5% of check amount	This is not our fee. The service provider, Ingo Money, Inc., may impose a fee up to \$5.00 or 5% of the check amount, whichever is greater. Delayed funding (estimated up to 10 days) is currently available at no charge. Fees assessed by the service provider are subject to change. Visit <a href="http://www.ingomoney.com">www.ingomoney.com</a> for further details.
<b>Get cash</b>		
ATM withdrawal (U.S.)	\$2.25	This is our fee and is charged at all ATMs. We will waive this fee for the first ATM transaction if you make at least one direct deposit load during the calendar month. The owners of ATMs or other networks may charge you to use their terminals and you may be charged a fee for a balance inquiry even if you do not complete a transaction. These other fees and charges will be deducted from your account. You can request cash back at no charge by selecting “debit” and entering your PIN when making a purchase at a retail location.
Bank teller cash withdrawal (U.S.)	\$3.00	This is our fee and is charged each time you request an over-the-counter cash withdrawal from your account from a bank teller. A fee may also be assessed by a financial institution that is not a Mastercard member financial institution. You can request cash back at no charge by selecting “debit” and entering your PIN when making a purchase at a retail location.
ATM decline (U.S.)	\$0.50	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at <a href="http://www.Alternacard.com">www.Alternacard.com</a> or calling the toll-free number on the back of your card.
<b>Information</b>		
ATM balance inquiry (U.S.)	\$0.50	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at <a href="http://www.Alternacard.com">www.Alternacard.com</a> or calling the toll-free number on the back of your card.
<b>Using your card outside the U.S.</b>		
POS Signature and PIN-based International transactions	3.0% of transaction amount	We charge 3% of the U.S. dollar amount of each transaction you make outside the United States. If you make a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by Mastercard using a rate selected by Mastercard based on the date the transaction is processed, which may be a different rate than the rate in effect on the date you made the transaction. The currency conversion rate established by Mastercard is in addition to the foreign transaction fee we assess.
International ATM Withdrawal	\$4.00 + 2.0% of transaction amount	We charge \$4 plus 2% of the U.S. dollar amount of each ATM withdrawal you make outside the United States. The owners of ATMs may charge you for the transaction and for a balance inquiry even if you do not complete the transaction. If you make a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by Mastercard using a rate selected by Mastercard based on the date the transaction is processed, which may be a different rate than the rate in effect on the date you made the transaction. The currency conversion rate established by Mastercard is in addition to the foreign transaction fee we assess.
International ATM or purchase decline	\$1.00	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at <a href="http://www.Alternacard.com">www.Alternacard.com</a> or calling the toll-free number on the back of your card.
International ATM balance inquiry	\$1.00	This is our fee. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at <a href="http://www.Alternacard.com">www.Alternacard.com</a> or calling the toll-free number on the back of your card.
<b>Other</b>		
Replacement card	\$6.95	This is our fee and is charged each time you request a replacement card prior to the expiration date. This fee will not be charged if you have reported unauthorized transactions on the card.
Expedited card delivery	\$30.00	This fee is charged each time you request a replacement Card to be delivered to you on an expedited basis (generally within 3 business days). The fee is charged in addition to the Replacement Card Fee.

Inactivity	\$2.99	This is our fee. You will be charged \$2.99 each month after you have not completed a transaction using your card for 90 days. The inactivity fee of \$2.99 will be billed instead of the monthly fee of \$5.95.
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Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to First National Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event First National Bank fails, if specific deposit insurance requirements are met and we have been able to verify your identity. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact us by calling 1-855-2-Altern (1-855-225-8376), by mail at P.O. Box 81888, Las Vegas, NV 89180-1888, or visit [www.Alternacard.com](http://www.Alternacard.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.cfpb.gov/complaint).