

U.S. Money Prepaid Visa® Schedule A - Cardholder Fees

All Fees	Amount	Details
Getting Started		
One-Time Account Setup (non-refundable)	\$5.95	Upon Card activation. One-Time Account setup fee waived if initial load is \$1,000 or more.
Recurring Services		
Monthly Fee	\$3.00. If you load at least \$500 through direct deposit in any monthly cycle, the fee will be refunded in the next billing cycle.	On the last day of your first statement cycle after Card activation and the last day of each statement cycle thereafter. The monthly fee will be refunded to your Card in full on the last day of each statement cycle if you have had one or more direct deposits totaling \$500 or more credited to your Card during the statement cycle.
Spending/Transferring Money in U.S.		
PIN Purchase	\$0.50	Each time you make a point-of-sale purchase by selecting "debit" and entering your Personal Identification Number ("PIN").
Card-to-Card Transfer (from your Card to another Cardholder)	\$1.50	Each time you transfer funds from your Card to another Cardholder on our system.
Getting Cash in U.S.		
ATM Cash Withdrawal	\$1.50	Each time you withdraw cash from an ATM. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction. Checking your balance prior to conducting a withdrawal may also result in a Balance Inquiry Fee (see below).
Bank Teller Cash Withdrawal	No Charge	Each time you request a cash withdrawal from a bank teller.
Adding Money		
Cash Load Through GreenDot or Western Union Reload Locations or Using the GreenDot MoneyPak®	Varies by location; approximately \$4.95 per load	Third party reload networks (e.g. GreenDot and Western Union) may assess a fee for each load. Visit the website shown on the back of your Card to find a list of reload network locations. Be sure to ask about the cost before conducting the load.
Other Fees		
ATM Balance Inquiry	\$1.00	This fee is charged each time you request your Card balance using an ATM regardless of whether you also conduct a cash withdrawal.
Mailed Statement	\$1.95	Each time you request this service if requested more than 2 times every 6 months.
Secondary/Replacement Card	\$4.95	Each time you request this services if the replacement/secondary Card is requested prior to Card expiration date.
Expedited Delivery Fee	\$20.00 - \$40.00	Expedited shipping is available upon request at an additional cost. The cost will vary based on delivery location and the type of expedited shipping requested.
Declined Transactions and Transactions that Result in a Negative Card Balance		
Purchase Decline (Signature or PIN)	\$0.50	Each time a point-of-sale or online purchase is declined for insufficient funds.
ATM Decline	\$1.00	Each time an ATM cash withdrawal request is declined for insufficient funds.
ACH Decline	\$14.95	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.
Spending Money Outside the U.S.		
International Signature Purchase	\$1.00	Each time you select "credit" and sign for a purchase outside of the U.S.
International PIN Purchase	\$1.00	Each time you make a purchase outside the U.S. by selecting "debit" and entering your PIN.
International ATM Cash Withdrawal	\$3.00	Each time you use an ATM outside the U.S. to withdraw cash. You may also be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).
Currency Conversion	2% of transaction amount	Each time you obtain funds or make a purchase outside the U.S.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Metropolitan Commercial Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Metropolitan Commercial Bank fails, if specific deposit insurance requirements are met and your card is registered.

See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact FirstView LLC by calling 1-866-872-9820, by mail at 2000 RiverEdge Pkwy, Atlanta GA 30328.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

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"By Using the card, you agree with the terms and conditions of the cardholder agreement and the free schedule above."

Transaction Limits	
Purchase Limits	\$5,000/DAY
ATM Cash Withdrawal Limits	\$1,000/DAY
Load Limit	\$10,000/DAY
Maximum Card Balance	\$10,000
Bank Teller Cash Withdrawal Limits	\$4,000/DAY
Card to Card Transfer Limit	\$5,000/DAY