ABC Prepaid Card

The following is a complete list of fees you may be charged.

| Set-Up & Maintenance | Initial purchase of card (online/in-store) | \$0/\$5.95 |
|-------------------------------|---|-------------------------|
| | Monthly fee | \$5.95* |
| | Inactivity (if no transactions** for 3 months) | \$4.95 per month |
| Add & Withdraw Money | Direct deposit | \$0 |
| | Reload pack | \$3.95*** |
| | Online transfer | \$2.00 |
| | Transfer to other ABC Prepaid Card accounts | \$1.00 |
| | ATM withdrawal (in-network/out-of-network/international) | \$0/\$2.50***/\$5.00*** |
| Make | Purchase (with signature/with PIN) | \$1.00/\$2.00 |
| Purchases | Online bill pay | \$2.00 per trans. |
| Get Account Information | ATM balance inquiry (in-network/out-of-network/international) | \$0/\$2.50***/\$5.00*** |
| | Online or automated by phone | \$0 |
| | Live agent customer service | \$2.50 per call |
| | Access to electronic transaction history | \$0 |
| Other Fees | Activation fee | \$1.00 |
| | Teller withdrawal | \$2.50 |
| | Cash back with purchase | \$2.00 |
| | Foreign transaction fee | 3% of transaction |
| | Bill pay using paper check or money order | \$2.95 |
| | Paper monthly statement | \$2.50 |
| | Electronic monthly statement | \$1.00 |
| | Replacement or additional card | \$9.95 |
| | ATM decline | \$1.95 |
| | Purchase decline | \$1.95 |
| | Refund check | \$2.50 |
| | Stop payment | \$4.95 |
| | Low balance fee (if balance is less than \$25) | \$2.00 |
| Overdraft Program | No overdraft fees | \$0 |

^{*\$0} if at least \$1,000 loaded onto card or 30 purchases made in that month. Your first monthly charge will be assessed 30 days from when you register your card or 60 days after card purchase, whichever comes first.

Security of Funds: Your money is not protected against unauthorized transactions until you register this card. Funds FDIC-insured upon registration. Your funds will not expire due to inactivity.

For More Information:

- For more information about prepaid cards, including comparison shopping resources, visit prepaids.consumerfinance.gov.
- For questions or complaints about ABC company, contact the Consumer Financial Protection Bureau at 855-411-2372, 855-729-2372 (TTY/TDD) or consumerfinance.gov.

In Case of Account Errors: You have a right to dispute errors. If you think there is an error, contact us at 888-123-4567 or www.ABCPrepaid.com. You can also contact us for a written explanation of your rights.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who purchases a product like this card.

^{***&}quot;No transactions" is defined as no purchases, no cash withdrawals, no load transactions or no balance inquiry fees for 90 days.
***Third party fees may also apply.