



	<b>Gift</b>	<b>Reloadable</b>	<b>Travel</b>
Purchase Fee	\$3.95	\$7.95	\$9.95
Monthly Fee		\$3.00	
Monthly Fee w/ Direct Deposit		\$0.00	
Companion Card Fee			\$2.95
Reload Fee @ Financial Institution		\$3.95	\$3.95
Inactivity Fee	\$2.95 - after 12 consecutive months of inactivity		\$2.95 - after 12 consecutive months of inactivity
ATM Balance Inquiry		\$0.50	\$0.50
ATM Domestic		\$1.50	\$1.50
ATM International		\$3.00	\$3.00
Cash Advance		\$5.00	\$5.00
POS PIN Purchase		Free	\$0.50
POS Signature Purchase	Free	Free	Free
Lost/Stolen Replacement Fee	\$5.00	\$5.00	\$5.00
Minimum Load Value	\$10	\$20	\$20
Maximum Load Value	\$1,000	\$3,000	\$3,000
Maximum Balance	\$1,000	\$10,000	\$10,000
Maximum Daily Direct Deposit	N/A	\$5,000	\$5,000
Maximum Daily POS PIN Spend	N/A	\$2,500	\$2,500
Maximum Daily POS Signature	N/A	\$2,500	\$2,500
<b># of Reloads/ Instant Issue</b>			
Life of Card		Three Loads	Unlimited reloads
Daily		Two reloads per day	Two reloads per day
Weekly			Four reloads per week
Monthly			Ten reloads per month
<b># of Reloads/ Personalized Card</b>			
Life of Card		Unlimited reloads	
Daily		Two reloads per day	
Weekly		Four reloads per week	
Monthly		Ten reloads per month	
Expiration Time Frame	At least five years from the date the card was purchased	At least nine months from the date the card was purchased	At least nine months from the date the card was purchased
Minimum Age to Purchase	None	18 years	16 years old (primary)
Minimum Age to Use	-	-	13 years old (companion)
Registration	Card is registered to the purchaser	Card registered to the purchaser; full CIP is required	Card registered to the purchaser; full CIP is required
ATM Maximum Withdrawal		3X/Day or \$500	3X/Day or \$1,500
Cash Advance Maximum		3X/Day or \$500	3X/Day or \$1,500
Foreign Exchange Markup		3%	3%
Lost/Stolen Replacement Time	Up to 30 days	Up to 10 business days	Up to 10 business days

	<b>Gift</b>	<b>Reloadable</b>	<b>Travel</b>
Use where a debit card is accepted - millions of locations	✓	✓	✓
Ready to use immediately - no credit check required	✓	✓	✓
Direct Deposit funds - including a paycheck		✓	✓
No overdraft fees	✓	✓	✓
Ability to track spending and check balance online	✓	✓	✓
Receive text alerts		✓	✓
Fully transferable to recipient	✓		
Freedom to shop online, in-store or by phone	✓	✓	✓
Safer than cash - can be replaced if lost or stolen	✓	✓	✓
Get cash at ATMs		✓	✓
More convenient than traveler's checks	✓	✓	✓
FDIC Insured - when registered	✓	✓	✓
Designed for International travel			✓