

**List of all fees for uLinkcard Prepaid Mastercard®**

Fee	Fee Description Online / Statement	Fee Amount	Details
<b>Set-Up and Maintenance</b>			
Enrollment	Enrollment Fee	\$4.99	This fee is charged on the first load and replaces the first monthly fee.
Monthly Fee	Monthly Fee	\$4.99	This fee is a monthly fee charged on the 2 <sup>nd</sup> day of each month.
<b>Add money</b>			
Cash Reload	<i>This fee will not be itemized on your statement</i>	\$5.95	Fees up to \$5.95 may apply when reloading your card at a GreenDot® and Mastercard® rePower location. This fee is subject to change. We will not charge you a fee.
Mobile Check Deposit	<i>This fee will not be itemized on your statement</i>	5% of the check's face value	This is not our fee. This is a third-party fee charged when you deposit using the mobile check deposit service when logged into your card account via the mobile application. The rate may vary from 1% to 5%, however there is a \$5.00 minimum fee. The fee is charged for immediate availability. There is no fee for standard availability which is 10 days. Please see <a href="http://www.ingomoney.com/small-business-faq">www.ingomoney.com/small-business-faq</a> to find exact fees for a check deposit to your card. These fees are subject to change by the third-party.
<b>Get cash</b>			
ATM Withdrawal	Cash Withdrawal Fee	\$2.00	This is our fee for ATM cash withdrawals in the U.S. The ATM operator may also charge you a fee, even if you do not complete a transaction. You can request cash back by selecting "Debit" and entering your PIN when making a purchase at a retail location.
Over-the-Counter Withdrawal	Cash Withdrawal Fee	\$2.00	This is our fee for "Over-the-Counter" (OTC) cash withdrawals at financial institutions or retailers in the U.S who offer this service. The OTC location may also charge you a fee.
<b>Using your Card outside the U.S.</b>			
International POS Purchase (Signature or PIN)	International Purchase Fee	3%	This is the percentage of the total US dollar purchase amount you will be charged for an international purchase.
International ATM Withdrawal	International Cash Withdrawal Fee	\$2.00 + 3%	This percentage and flat fee is our fee for international ATM cash withdrawals. The ATM operator may also charge you a fee even if the transaction is not completed.
International Over-the-Counter Withdrawal	Cash Withdrawal Fee	\$2.00 + 3%	This is our fee for "Over-the-Counter" (OTC) cash withdrawals at non-U.S. financial institutions or retailers who offer this service. The OTC location may also charge you a fee.
<b>Other</b>			
ACH Withdrawal	Bank Withdrawal Fee	\$2.00	This is our fee for each bank transfer, initiated through the cardholder website, from your card account to a linked bank account.
Replacement Card	Reissue Card Fee	\$4.99	This is our fee assessed each time you request a replacement card prior to the expiration/valid thru date displayed on the front of the card. This fee will not be charged if you have reported unauthorized transactions on the card being replaced.
Expedited Shipping	Expedited Shipping Fee	\$20.00	This fee is charged when you request to expedite any card order. The card will arrive in approximately "2-5" business days. You can avoid this fee by not requesting expedited shipping.
Refund Check	Refund Check Fee	\$10.00	This fee is for issuing you a check for the remaining balance of a closed card. You can avoid this fee by using all funds on your card by performing debit transactions permitted in the cardholder agreement. Fees may apply to those debit transactions.

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Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sunrise Banks N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event the 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 1-844-370-5805, by mail to uLinkcard, P.O. Box 700172, San Antonio, TX, 78270, or visit us at [ulinkcard.com](https://ulinkcard.com).

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