

Fee Schedule¹

For more information, visit www.bankofamerica.com/moneynetwork or call Customer Service at 1-800-845-8683.

FREE Services and Transactions

- Purchases | Signature-debit (select "Credit" and/or sign) at Point-of-Sale¹
- ATM Withdrawals | Using In-Network ATMs Nationwide¹
- Money Network™ Checks³
- Balance Inquiry (online or by phone)
- Balance Updates | Text Message⁴ or Email
- Bank/Teller Over the Counter Cash Withdrawal
- Transfer Funds to a Personal Bank Account (ACH transfer)
- Transfer Funds to a Secondary Card (Portable Account Only)
- Negative Account Balance (no insufficient funds or overdraft fees)
- Customer Service

Upgrade to a Portable Account to add other types of funds directly to your Account.
Read your How-To Guide, visit us online or call Customer Service to learn more.

Fee-based Services and Transactions

A fee will be deducted from the Account balance for certain services and transactions, including:

	Employer Sponsored Program ⁵	Portable Account ⁵
• Retail Load at Participating Locations (Portable Account Only).....	N/A	Varies
• Monthly Account Maintenance (fee waived for qualified loads) ²	\$0.00	\$2.95
• Purchases PIN-debit Point-of-Sale Domestic and International ^{1,6}	\$0.25	\$0.25
• Cash Back with a PIN-debit Purchase Domestic and International ^{1,6}	\$0.25	\$0.25
• ATM Withdrawals Out-of-Network Domestic ¹	\$1.75	\$1.75
• ATM Withdrawals International ^{1,6}	\$2.50	\$2.50
• ATM Balance Inquiry and Decline In-Network and Out-of-Network Domestic ¹	\$1.75	\$1.75
• ATM Balance Inquiry and Decline In-Network and Out-of-Network International ^{1,6}	\$2.50	\$2.50
• Foreign Transactions Conversion Fee ⁶	2%	2%
• Monthly Paper Statement ⁷ (Optional. Tip: view it for free online).....	\$2.95	\$2.95
• Lost or Stolen Card Replacement.....	\$6.00	\$6.00
• Lost or Stolen Card Replacement Additional Charge for Expedited Delivery.....	\$13.00	\$13.00
• Secondary Card Request Card for Family or Dependents (Portable Account Only).....	N/A	\$2.00

Transaction Limit Schedule⁸

- ATM Withdrawal Limit..... \$600 per transaction and per day (bank limits may be less)
- Point-of-Sale (POS) Transaction..... \$3,000 per transaction and per day
- Money Network Check Limit..... \$9,999.99 per check and per day³
- Bank/Teller Over the Counter Withdrawal..... \$8,000 (bank limits may be less)
- Payroll Load (From original Employer who provided the Card).. No Limit
- Retail Load (Portable Account Only)..... \$2,500 per transaction and per day; \$5,000 per calendar month⁸
- ACH Load (Portable Account Only)..... \$4,000 per day; \$8,000 per calendar month⁸
- ACH Transfer (to a personal bank account)..... \$8,000 per transaction
- Transfer to Secondary Card (Portable Account Only)..... \$1,000 per day; \$2,000 per calendar month
- Portable Account Balance Maximum..... \$8,000⁹
- Secondary Card Balance Maximum (Portable Account Only).... \$8,000

1 The above fees do not include any fee that may be separately charged by an owner or operator of an ATM or POS terminal and/or any network used in connection with the transaction, including any surcharge imposed by an Out-of-Network ATM. The amount of the surcharge will be disclosed at the ATM, and your consent to the charge must be obtained. To locate ATMs that are surcharge free (In-Network ATMs), go to the Money Network Locator at www.bankofamerica.com/moneynetwork or call Customer Service.

2 Subject to the Terms and Conditions, the \$2.95 Monthly Account Maintenance Fee will be waived each month in which an Employer Payroll Load, or other load activity, is posted to your Portable Account in the 30 days prior to the end of your statement period.

3 There is no fee for cashing Money Network Checks at designated locations. Certain of those locations will cash Money Network Checks up to \$5,000.00 per check. Other check-cashing locations may impose higher or lower limits, but one individual Money Network Check at any check cashing location, and multiple Money Network Checks in one day, may not be made payable for more than \$9,999.99. See www.bankofamerica.com/moneynetwork for a list of participating locations or call Customer Service.

4 Your cellular phone carrier's standard rates or other charges for receiving text messages may apply.

5 The fees for the Employer Sponsored Program will apply as long as you are employed by your Employer and do not upgrade to a Portable Account. The Portable Account Fees will apply if 1) you choose to upgrade to a Portable Account while you are still employed by your current Employer, or 2) you are no longer receiving loads