

**DEBIT CARD PRICING SCHEDULE**

<b>CARDHOLDER MONTHLY SERVICE CHARGES</b>	<b>Single-Load Debit Card Price Per Item</b>	<b>Reloadable Debit Card Price Per Item</b>	<b>Instant Issue Debit Card Price Per Item</b>
<b>Maintenance Fees:</b>			
Maintenance/Service	0.00	0.00	0.00
Account Setup	0.00	0.00	0.00
Account Termination	0.00	0.00	0.00
Inactivity Fee(specify number of days i.e. 60, 90, 120)	\$1.50 after 60 days of inactivity.	\$1.50 after 360 days of inactivity.	\$1.50 after 60 days of inactivity.
<b>Loading:</b>			
Load Fee (funding debit card)	0.00	0.00	0.00
Minimum loading amount	0.00	0.00	0.00
Maximum loading amount	0.00	0.00	0.00
Direct Deposit	0.00	0.00	0.00
<b>PIN POS Transactions:</b>			
Purchase	0.00	0.00	0.00
Decline	0.00	0.00	0.00
Purchase with Cash Back	0.00	0.00	0.00
<b>ATM Transactions:</b>			
ATM Inquiries	\$0.00 for the first balance inquiry per deposit made at any in-network MoneyPass ATM. \$0.50 for subsequent, international, and out-of-network balance inquiries.	\$0.00 for the first balance inquiry per deposit made at any in-network MoneyPass ATM. \$0.50 for subsequent, international, and out-of-network balance inquiries.	\$0.00 for the first balance inquiry per deposit made at any in-network MoneyPass ATM. \$0.50 for subsequent, international, and out-of-network balance inquiries.
ATM Withdrawals	Unlimited free ATM withdrawals at any in-network Moneypass ATM.	Unlimited free ATM withdrawals at any in-network Moneypass ATM.	Unlimited free ATM withdrawals at any in-network Moneypass ATM.
ATM Declines	0.50	0.50	0.50
ATM Withdrawals (Out of Network)	\$1.25	\$1.25	\$1.25
<b>Operator Assisted Fees:</b>			
Balance Inquiry	0.00	0.00	0.00
Account Research	0.00	0.00	0.00
Account Transfer	0.00	0.00	0.00
Stop Payment	0.00	0.00	0.00
Over the counter Cash Withdrawals	One free bank teller assisted cash withdrawal at any MasterCard member bank or credit union location per deposit. \$2.00 for any subsequent teller withdrawals.	One free bank teller assisted cash withdrawal at any MasterCard member bank or credit union location per deposit. \$2.00 for any subsequent teller withdrawals.	One free bank teller assisted cash withdrawal at any MasterCard member bank or credit union location per deposit. \$2.00 for any subsequent teller withdrawals.
<b>Additional Fees:</b>			
Foreign Currency Conversion Fee	2%	2%	2%
Proactive Deposit Notification	0.00	0.00	0.00

**DEBIT CARD PRICING SCHEDULE**

Low Balance Alert	0.00	0.00	0.00
High Balance Alert	0.00	0.00	0.00
Instant Mobile Balance Alert	\$0.00. One free instant mobile balance alert per deposit. Subsequent alerts are charged \$0.10 per request.	\$0.00. One free instant mobile balance alert per deposit. Subsequent alerts are charged \$0.10 per request.	\$0.00. One free instant mobile balance alert per deposit. Subsequent alerts are charged \$0.10 per request.
Overdraft Fee	0.00	0.00	0.00
MasterCard Savings Program	0.00	0.00	0.00
Google Wallet	0.00	0.00	0.00
Initial Card Issuance Fee	0.00	0.00	0.00
Online Account Access	0.00	0.00	0.00
IVR Balance Inquiries	\$0.00 for the first two inquiries; subsequent inquiries are charged \$0.35 per call. There is never a charge for calls transferred to a CSR to report a lost, stolen, or damaged card; card replacement; PIN selection/change; or to reports a suspected unauthorized transaction.	\$0.00 for the first five inquiries; subsequent inquiries are charged \$0.50 per call. There is never a charge for calls transferred to a CSR to report a lost, stolen, or damaged card; card replacement; PIN selection/change; or to reports a suspected unauthorized transaction.	\$0.00 for the first two inquiries; subsequent inquiries are charged \$0.35 per call. There is never a charge for calls transferred to a CSR to report a lost, stolen, or damaged card; card replacement; PIN selection/change; or to reports a suspected unauthorized transaction.
Funds Transfers	\$0.75 per optional transfer requested	\$0.75 per optional transfer requested	\$0.75 per optional transfer requested
Bill Payment	\$0.25 per bill payment transaction requested through the ACS secure program website. ACS does not charge a fee for any bill payment that a cardholder makes directly using the merchant or service website.	\$0.25 per bill payment transaction requested through the ACS secure program website. ACS does not charge a fee for any bill payment that a cardholder makes directly using the merchant or service website.	\$0.25 per bill payment transaction requested through the ACS secure program website. ACS does not charge a fee for any bill payment that a cardholder makes directly using the merchant or service website.
Dormant Account	0.00	0.00	0.00
Monthly Statement (Paper/Online)	\$1.50 per month for any month a cardholder elects this optional feature. Online and ad-hoc statement requests are provided at no cost. There is no cost to access and/or print an online statement.	\$1.50 per month for any month a cardholder elects this optional feature. Online and ad-hoc statement requests are provided at no cost. There is no cost to access and/or print an online statement.	\$1.50 per month for any month a cardholder elects this optional feature. Online and ad-hoc statement requests are provided at no cost. There is no cost to access and/or print an online statement.
<b>Replacement Cards</b>			
Lost	0.00. See card replacement fee below.	0.00. See card replacement fee below.	0.00. See card replacement fee below.
Stolen	0.00. See card replacement fee below.	0.00. See card replacement fee below.	0.00. See card replacement fee below.

**DEBIT CARD PRICING SCHEDULE**

Card Replacement Fee	One free card replacement per year. Subsequent card requests are charged \$4.00 per card.	One free card replacement per year. Subsequent card requests are charged \$4.00 per card.	One free card replacement per year. Subsequent card requests are charged \$4.00 per card.
Card Replacement Fee - Expedited Card Delivery	15.00 per cardholder request for expedited delivery of replacement card.	15.00 per cardholder request for expedited delivery of replacement card.	15.00 per cardholder request for expedited delivery of replacement card.

## Key2Prepaid Schedule of Card Fees

You agree to pay the fees disclosed in this Schedule of Card Fees ("Schedule of Fees"). You also agree that we may deduct these fees and any other charges from the funds on your Card. Any applicable fees for your Card transactions will be charged daily. All monthly fees will be assessed on a monthly basis.

Fee Description	Amount
Monthly Maintenance Fee	No charge
U.S. card purchases (PIN or signature-based purchase)	No charge
Card purchase decline (PIN or signature-based purchase; domestic or international)	No charge
ATM withdrawal transaction at KeyBank and Allpoint ATMs	No charge
ATM withdrawal at all other locations in the U.S.	2 Free per deposit; \$1.00 per transaction thereafter <sup>1</sup>
ATM withdrawal – International	2 Free per deposit; \$1.00 per transaction thereafter <sup>1</sup>
ATM surcharge at KeyBank and Allpoint ATMs <sup>2</sup>	No charge
ATM balance inquiry at KeyBank and Allpoint ATMs	No charge
ATM balance inquiry at all other locations	No charge
Over-the-counter withdrawals at participating MasterCard member bank branches <sup>3</sup>	No charge
Currency conversion on all international transactions	2% of the U.S. dollar amount of the transaction
Online Bill Payment	\$0.25
Text message and email alerts <sup>4</sup>	No charge
Automated and live agent customer service balance inquiry	No charge
Online transaction history (Key2Prepaid.com)	No charge
Paper (mailed) transaction history available upon request	No charge
Replacement card	No charge
Overnight delivery of replacement card	\$15.00
Inactivity Fee	\$1.50 per month after 12 months of no activity

Limit Description	Amount
Get cash (ATM withdrawal)	\$1,500 per day <sup>5</sup>
Get cash (PIN point-of-sale cash back)	\$2,500 per day <sup>5</sup>
Get cash (from a bank teller)	\$7,000 per day
Purchase	\$7,500 per day

<sup>1</sup> When you use an ATM not operated by KeyBank or Allpoint (including terminals located internationally), you may be charged a fee by the ATM operator or any network used (And you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

<sup>2</sup> Please visit [key.com/locator](http://key.com/locator) for a current list of KeyBank ATMs and branches and [locator.allpointnetwork.com](http://locator.allpointnetwork.com) for a current list of Allpoint ATMs. There are no surcharge fees at KeyBank and Allpoint locations.

<sup>3</sup> MasterCard member bank branch locations require a withdrawal from the branch teller

<sup>4</sup> You may opt in to this feature at Key2Prepaid.com. Your telecommunications carrier's standard text messaging rates may apply.

<sup>5</sup> ATM operators and merchants may impose lower limits.



This card is issued by KeyBank N.A. in Cleveland, Ohio pursuant to license by MasterCard International, and all funds accessed by the card are held by KeyBank. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Subject to the terms and conditions of the Cardholder Agreement. The balance on the card is FDIC-insured up to the maximum allowable limit. Use anywhere Debit MasterCard is accepted. Key.com is a federally registered service mark of KeyCorp.