



## REQUEST FOR CONTRACT UPDATE #11-47

Pursuant to the terms of your awarded contract, all Contractors must notify and receive approval from Region 14 Education Service Center ("Region 14 ESC") when there is an update to the contract. No request will be officially approved without the prior written authorization from Region 14 ESC. Region 14 ESC reserves the right to accept or reject any request.

\_\_\_\_\_ Fiserv \_\_\_\_\_ (Contractor Name) hereby provides notice of the following update to Region 14 ESC contract number \_\_\_\_\_ 11-47 \_\_\_\_\_ for \_\_\_\_\_ Merchant Processing Services \_\_\_\_\_ (Contract Title) on this date \_\_\_\_\_ 11/12/2024 \_\_\_\_\_.

### Instructions:

**Vendors must check all that may apply and provide supporting documentation.** Be sure to sign the signature page with all required signatures, prior to submitting your update for approval.

*This form is not intended for use if there is a change in operations, which may adversely affect members, i.e. assignment, bankruptcy, change of ownership, merger, etc.*

### Authorized Affiliates/Dealers/Distributors/Resellers

- Additions
- Deletions

### Products/Services (check all that apply)

- Additions
- Deletions
- Modifications
- Pricing Update

**Other Vendor may include other notes regarding the contract update here: (attach another page if necessary).**

Fiserv intends to add the the Watchman Payment Systems integration into our Clover product to the 11-47 Merchant Processing Services contract.

Watchman Payment Systems is a middleware software provider in the higher education market offering best-of-breed payment solutions that help students succeed by enabling them to access all their education funds prior to the start of classes. Watchman Payment Systems application integrates into the Clover product to enable the acceptance of multiple types of payment card through the same device, including regular credit/debit cards, EBT cards, specialty campus cards, and student ID's. The modified device is covered by First Data's P2PE certification

Solution: The Clover / Watchman Solution allows Universities to not show disparity amongst students by providing a unified checkout experience despite the Students preferred payment tender. The Clover / Watchman Solution has no extra cost and is based on the pricing already included in Section 1 Acquiring Fees of the pricing sheet.



**Fiserv Merchant Services Pricing Schedule**

**1 Acquiring Fees**

The Public Agency will pay Fiserv the fees described below (Acquiring Fees) for the Acquiring Services. The Acquiring Fees are based on the Public Agency's business methods and the types of transactions it will submit for processing that the Public Agency disclosed to Fiserv. Fiserv may modify the Acquiring Fees if the Public Agency materially changes its business methods or the types of transactions that it submits for processing.

Acquiring Fees	Amount	Driver
Transaction a. (Visa and Mastercard Cards)	per grid c in line 32	per transaction
Transaction a. (Other Cards)	per grid c in line 32	per transaction
Transaction a. (Debit Cards)	per grid c in line 32	per transaction
Discount Rate	per grid c in line 32	sales volume
Authorization (Voice) b.	\$1.00	per call
Authorization Integrated Voice Response (IVR) b.	\$0.25	per IVR call
Address Verification Service (AVS)	\$0.00	per transaction
Chargeback	\$5.00	per chargeback
Retrieval	\$5.00	per retrieval
Adjustment	\$2.50	per adjustment
Automated Clearing House (ACH) Deposit	\$0.20	per deposit
ACH Reject	\$25.00	per rejection
Wire Deposit	\$8.00	per wire
ClientLine Reporting	Waived	per month
Paper Statement	\$10.00	per statement
Implementation Fee	Waived for merchants migrating a basic merchant account only with no other services or integrations needed.	per project
Application Fee	Waived	per application
Maintenance Fee	Waived	per month
Merchant ID (MID) Set-Up Fee	Waived	per MID
Merchant ID Monthly Fee	Waived	per MID
PCI Compliance Program Fee per MID	\$99	per year
PCI Non-Compliance Fee per MID	\$19.95	per month
Bolt (Point to Point Encryption/EuroPay, Mastercard and Visa enabled)	\$7.00	per terminal/per month

a: Auth is charged for each authorization attempt (whether approved or declined), purchases, reversals, or returns. This amount includes authorization and data capture for Visa, Mastercard, American Express, and Discover transactions; and settlement for Visa and Mastercard transactions. American Express and Discover charge settlement processing fees separately to the Public Agency under separate agreements these Networks have with the Public Agency. Discount Rate is charged on settlement amount.

b: This fee is in addition to the applicable transaction fee

c: Rate grid	Annual Transactions Per Public Agency	Auth	Discount Rate
Tier 1	0-1,000,000	\$0.1000	0.1000%
Tier 2	1,000,001 to 5,000,000	\$0.0500	0.0650%
Tier 3	5,000,001 to 25,000,000	\$0.0200	0.0350%
Tier 4	25,000,001 to 50,000,000	\$0.0110	0.0150%
Tier 5	50,000,001 to 90,000,000	\$0.0095	0.0000%
Tier 6	90,000,001 and above	\$0.0080	0.0000%

**2 Network Fees**

The Networks and other third parties impose fees on the Public Agency's transactions, some of which are charged to Fiserv. The Public Agency will pay Fiserv for all fees and charges that are imposed by the Networks and other third parties (together Network Fees) on the gross amount of Public Agency's transactions that are processed using the Acquiring Services. The Networks and other third parties may modify their Network Fees during the Term of this Agreement. Modifications to the Network Fees will be effective on the dates set by the Networks or other third parties. Network Fees are in addition to the Acquiring Fees and include:

- Interchange
- Excessive Chargebacks
- Dues and Assessments
- Access Fees
- Debit Network Fees
- Other Fees (including Network Security Fees)

**3 Security and Fraud**

Rate Grid	Annual Transactions Per Public Agency	Tokenization	Point to Point Encryption with Tokenization
Tier 1	0-1,000,000	\$0.0350	\$0.0420
Tier 2	1,000,001 to 5,000,000	\$0.0300	\$0.0360
Tier 3	5,000,001 to 25,000,000	\$0.0250	\$0.0300
Tier 4	25,000,001 to 50,000,000	\$0.0200	\$0.0240
Tier 5	50,000,001 to 90,000,000	\$0.0185	\$0.0220
Tier 6	90,000,001 and above	\$0.0175	\$0.0210

Rate Grid	Annual Transactions Per Public Agency	Acquiring Fraud Solution From Card Networks*	Advanced Fraud Protection**
Tier 1	0-1,000,000	\$0.0600	\$0.0600
Tier 2	1,000,001 to 5,000,000	\$0.0500	\$0.0500
Tier 3	5,000,001 to 25,000,000	\$0.0450	\$0.0450
Tier 4	25,000,001 to 50,000,000	\$0.0450	\$0.0450
Tier 5	50,000,001 to 90,000,000	\$0.0450	\$0.0450
Tier 6	90,000,001 and above	\$0.0450	\$0.0450
Installation		\$4,000.0	

\*Shifts the chargeback liability for fraudulent transactions via solution 3D Secure if specific transactions are sent

\*\*Reduce chargebacks, keeps fraud rates low and increases revenue by approving good transactions and declining bad actors via solution Fraud Detect. The Fraud Detect solution will require discovery prior to determining if Fraud Detect aligns or not with a Public Agency needs and if there are any additional requirements. If discovery results in a joint determination that the Fraud Detect solution can be provided for the proposed use case, any additional costs and requirements associated with the implementation of Fraud Detect would be included in the Statement of Work to be agreed by the parties upon completion of discovery.

**4 Gateway for Credit Card Processing Fees**

Rate Grid	Annual Transactions Per Public Agency	Basic Gateway*	Advanced/Complex* (Includes API or ERP transactions**)
Tier 1	0-1,000,000	\$0.1000	\$0.1200

Tier 2	1,000,001 - 5,000,000	\$0.0650	\$0.1000
Tier 3	5,000,001 - 25,000,000	\$0.0550	\$0.0800
Tier 4	25,000,001 - 50,000,000	\$0.0300	\$0.0600
Tier 5	50,000,001 - 90,000,000	\$0.0250	\$0.0400
Tier 6	90,000,001 and above	\$0.0200	\$0.0300

\*Token charge is additional and as per the Section 3 pricing. Also transaction charges may vary due to changing Industry regulations

\*\*Advanced work delivered via solution Snap Pay and any Application Programming Interface (API) or Enterprise Resource Planning (ERP) work will have a professional services component that will be scoped per project.

**5 Integrated IVR and Web Gateway For One Time and Recurring Credit Cards and/or E-Checks without Telecheck**

Rate Grid	Monthly Transactions Per	
	Public Agency	IVR Gateway
Tier 1	0 – 25,000	\$0.20
Tier 2	25,001 – 50,000	\$0.19
Tier 3	50,001 – 100,000	\$0.18
Tier 4	100,000+	\$0.17

**6 Integrated IVR and Web Gateway For One Time and Recurring E-Check with Telecheck\***

Rate Grid	Monthly Transactions Per	
	Public Agency	IVR Gateway
Tier 1	0 – 25,000	\$0.25
Tier 2	25,001 – 50,000	\$0.24
Tier 3	50,001 – 100,000	\$0.23
Tier 4	100,000+	\$0.22

\*Requires NACHA fee per E-Check return

**7 Integrated IVR and Web Gateway Ancillary Fees**

Gateway Fees	Amount	Driver
IVR Minutes	\$0.10	per minute
Consumer Payments for IVR or Integrated Web Response (IVR)	\$0.02	per transaction
Administration Site Payments	\$0.02	per transaction
Consumer Payments Summary Presentation	\$0.02	per transaction
Implementation Fee	\$5,000.00	one time
Incremental PayPoint applications	\$1,000.00	per application
Consumer Payments IVR	\$0.15	per minute
Payment E-mail Notification	\$0.02	per transaction
Monthly Minimum if total of Gateway charges from tables 5 & 6 does not exceed the minimum amount.	\$800.00	per month

**8 Payment IVR Optional Services**

Description	Amount	Driver
IVR Artificial Intelligence	\$0.06	per minute
IVR Click to Call	\$0.10	per minute

**9 Two Way Connect (TWC) Payment Campaign**

Description	Amount	Driver
TWC Voice Only	\$10,182.25	per campaign
TWC Initial Campaign	\$14,576.25	per campaign
TWC - additional Campaign	\$6,279.00	per campaign
TWC Short Code Setup	\$8,450.00	per short code
TWC Short Code Monthly Cost	\$1,300.00	per short code
TWC SMS*	\$0.26	per transaction
TWC Voice	\$0.22	per minute
TWC Email	\$0.07	per transaction
Short Message Service (SMS) Short Code	\$1,690.00	per short code/per month
SMS Outbound Campaign	\$0.26	per SMS message sent
Voice Outbound Campaign	\$0.21	per minute
Email Outbound Campaign	\$0.07	per email sent

\* with a monthly minimum = \$1500.00

**10 Telecheck**

Description	Amount	Driver	Telecheck Processing Limits
Electronic Check Acceptance (ECA)/Paper Verification	\$0.25	per check	\$25,000.00
Lockbox Pro21 Verification	\$0.25	per check	\$25,000.00
Internet Check Acceptance (ICA) Verification	\$0.40	per check	\$2,500.00
Recurring Payment Verification	\$0.35	per check	\$2,500.00
Mobile App Verification	\$0.55	per check	\$5,000.00
NACHA Account Validation	\$0.24	per check	
eDeposit Settlement Only	\$0.35	per check	\$25,000.00

Telecheck Ancillary Fees	Amount	Driver
Monthly Statement Fee	\$5.00	per month per billing statement
National Clearing House Association (NACHA) Unauthorized Return Fee*	\$5.00	per unauthorized return
Correction Fee	\$5.00	per correction
Customer Requested Operator Call	\$2.50	per client requested call
Monthly Minimum	\$25.00	per month per MID

\*Currently published fees charged by NACHA

Telecheck Clover Fees	Amount	Driver	% Charged for Warranty (on Face Value of Check)
Clover Check Acceptance-In Person Verification	\$0.20	per check	N/A
Clover Check Acceptance-In Person Warranty*	\$0.20	per check	1.50%
Clover Check Acceptance- By Mail/Drop Box Verification	\$0.20	per check	N/A
Clover Check Acceptance- By Mail/Drop Box Warranty*	\$0.20	per check	1.50%
Clover Check Acceptance-Specialty Items	\$0.20	per check	N/A

\* Warranty solutions outside of Clover will need to be scoped per project.

**11 Managed Convenience Fee**

The Managed Convenience Fee (MCF) team does a custom rate review for each Public Agency as a part of the cost analysis and is used to calculate a rate to be applied through the life of the contract. The MCF is an all-inclusive cost outside of devices that is covered by the MCF percentage and includes Card Brand Fees (Interchange and per transaction) and Processing Company Fees (gateway fees, hosted payment fees, virtual terminal, tokenization and no extra added fees for chargeback).

Managed Convenience Fee is charged in the range of 2.55% to 3.5% based on each Public Agency's card processing profile.

**12 Data File Manager**

Description	Setup	Per User Monthly Fee	Per User Monthly Over 8GB
Data File Manager	\$2,500.00	\$165.00	\$750.00

**13 Payment Terminal**

Model	Purchase	Lease 36 Month
FD150	\$849.00	\$43.00
RP10 Pin Pad	\$349.00	\$17.00
Clover Flex	\$549.00	\$35.00
Clover Mini	\$849.00	\$45.00
Clover Station 2018 w Cash Drawer No Printer	\$1,299.00	\$60.00
Clover Station Pro	\$1,799.00	\$81.00

**14 Clover/Watchman Payment Solution**

Description	Amount
Watchman Payment Systems application integrates into the Clover product to enable the acceptance of multiple types of payment card through the same device, including regular credit/debit cards, EBT cards, specialty campus cards, and student ID's. The modified device is covered by First Data's P2PE certification. The Clover / Watchman Solution allows Universities to not show disparity amongst students by providing a unified checkout experience despite the Students preferred payment tender. The Clover / Watchman Solution has no extra cost and is based on the pricing already included in Section 1 Acquiring Fees of the pricing sheet	See rate grid on line 31 for acquiring services

**15 Clover Sport**

Annual Software Subscription	Amount	Driver
Bypass Software Subscription	\$350.00	per device/annual
Bypass Premium Reporting	\$5,500.00	annual

**16 Card Connect Terminal\***

Manufacturer	Model	Purchase
Ingenico	lane 3000	<del>\$380</del> \$450.00
Ingenico	lane 5000	<del>\$445</del> \$460.00
Ingenico	lane 8000	<del>\$620</del> \$775.00
Ingenico	link 2500	\$345.00
Ingenico	desk 3500	<del>\$210</del> \$220.00
Ingenico	desk 5000	<del>\$325</del> \$350.00
Ingenico	ipp315	<del>\$185</del> \$215.00
Ingenico	touch 250	<del>\$540</del> \$595.00
Ingenico	ipp 320	<del>\$340</del> \$360.00
Ingenico	ipp 350	<del>\$360</del> \$390.00
Ingenico	ismp4 with scan	<del>\$555</del> \$640.00
<del>Ingenico</del>	<del>ismp4 without scan</del>	<del>\$470.00</del>
ID Tech	vp3300	<del>\$99</del> \$110.00
ID Tech	Augusta	<del>\$475</del> \$190.00
ID Tech	SRDKey	<del>\$460</del> \$200.00
ID Tech	\$600 (kiosk ready terminal)	\$400.00

\* Includes leading Point to Point Encryption security measures, plug-and-play ready and Europay, Mastercard and Visa (EMV) enabled.

**17 Payment Kiosks**

Description	Purchase Up to 10 Kiosks (36 months)	Purchase More Than 10 Kiosks (36 months)	Lease Up to 10 Kiosks (36 months)	Lease More Than 10 Kiosks (36 months)
Outdoor or Through Wall Kiosk w/Software Subscription	\$87,100.00	\$80,600.00	\$2,990.00	\$2,730.00
Outdoor or Through Wall Kiosk Monthly Maintenance and Support	\$325.00	\$325.00	\$325.00	\$325.00
Indoor Kiosk w/Software Subscription	\$84,500.00	\$78,000.00	\$2,860.00	\$2,600.00
Indoor Kiosk Monthly Maintenance and Support	\$325.00	\$325.00	\$325.00	\$325.00
One Time Integration	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
One Time Kiosk Shipping	\$875.00	\$875.00	\$875.00	\$875.00

- Pricing is for lease or purchase with a 36-month term. Merchant service costs will be incurred for credit card transactions. Only credit/debit and check payment types are eligible for convenience fees.
- Software(SaaS) included: CB Kiosk Platform and CB Revenue Management
- Service includes: Training and documentation, CB Revenue Management Analytics Dashboard, 36 month hardware warranty, software updates, Amazon Web Services hosting, Cellular network service costs.
- Integration/Implementation Fees Include: Source system integration, software configuration, ACH integration, processing gateway integration, site survey, training and documentation, CB Revenue Management Analytics Dashboard
- Armor Car - cash pick up is not included
- One-time costs include an integration to one billing system. Other billing system integrations incur additional costs.

**18 Payment Professional Services**

Position Title	Price Per Hour	Position Duties
Business Analyst/Technical Analyst	\$145.00	Senior analysts specializing in the development, delivery, and implementation of Payments
Business/Technical Lead/Developers	\$165.00	Senior application architects, technical resources and security specialists
Installation Services Technician	\$145.00	Senior manager and owner of all installation activities once testing is complete
Implementation Manager	\$180.00	Senior manager leading readiness for implementation and long-term release planning
Project Manager	\$170.00	Senior manager and owner of all project implementation activities
Quality Assurance/Testing Lead	\$165.00	Specialist to lead and conduct testing to verify Payments Solutions functionality and system requirements
Service Manager	\$180.00	Senior manager providing ongoing management and support after implementation
Technical Writer	\$135.00	Prepare, review, revise and maintain technical documents including software
Training Lead	\$165.00	Training, Education, and Outreach lead focused on customer outreach, as well as Payments Solutions-specific training
Web Designer	\$135.00	Plan, design, create and code new and existing internet sites and web pages
Web Designer UI/UX	\$175.00	Plan and conduct user research, interpret data and qualitative feedback and create prototypes, conduct usability testing

Fees are deducted from your Account for the services and transactions below. Upon your enrollment in the Money Network Service, you will have an "Employer Program" Account and fees under Employer Program column heading.

All Fees	Employer Program	MyMoneyNetwork Program	Details
<b>Monthly Usage</b>			
Account Opening, Check, and Card Receipt	\$0.00	\$0.00	No fee for Account Opening, Checks and initial Card.
Monthly Maintenance Fee	Not Applicable	\$5.00	Fee is waived if you live in NY. Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
<b>Add Money</b>			
Payroll Deposit	\$0.00	\$0.00	Funds loaded by your Employer.
ACH Deposit of Other Funds	\$0.00	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
Earned Wage Access	\$0.00	\$0.00	Access up to 50% of earned wages before scheduled pay date. Allows employees to use their funds as they earn them in real time.
<b>Spend Money</b>			
Signature Debit Transactions	\$0.00	\$0.00	Select "Credit" or sign at point-of-sale (POS). Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants.
			Currency Conversion Assessment Fee, International Service Assessment, and/or
			Cross Border Assessment may also apply to International Transactions.

<p>Money Network Check</p>	<p>\$0.00</p>	<p>\$0.00</p>	<p>Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App(data rates may apply)or at <a href="http://moneynetwork.com">moneynetwork.com</a>, or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.</p>
<p><b>Get Cash or Send Cash</b></p>			
<p>ATM Withdrawal Fee or ATM Decline Fee   In Network</p>	<p>\$0.00</p>	<p>\$0.00</p>	<p>Withdrawal or Decline from ATM that is a part of our network. If you live in CT or IL, we will waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. To find in-network ATMs, use the locator on our Mobile App(data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a>, or call Customer Service.</p>
<p>ATM Withdrawal Fee   Out-of-Network</p>	<p>\$2.75</p>	<p>\$2.75</p>	<p>This is our fee. We waive our Out-of-Network ATM Decline Fee if you live in NY. If you live in CT or IL, we waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US)in a calendar month. You may also be charged a fee by the ATM operator, even if you do not</p>
<p>ATM Decline Fee   Out-of-Network</p>			



Bank Teller Over the Counter Cash Withdrawal	\$0.00	\$0.00	At banks displaying the card association logo on your Card's frontside. This is our fee. You may also be charged a fee by the bank. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$3.00	\$3.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee	\$7.00 plus 3.5% of the exchange	\$7.00 plus 3.5% of the	This transaction allows you to transfer funds via ACH to an international bank account. We
<b>Information</b>			
Monthly Paper Statement	\$0.00	\$0.00	Obtain Account activity without fee via Mobile App (data rates may apply), <a href="http://moneynetwork.com">moneynetwork.com</a> , or Customer Service.
Customer Service	\$0.00	\$0.00	24/7 tollfree Account access, including account balance inquiries.
ATM Balance Inquiry Fee   In-Network	\$0.00	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service.
ATM Balance Inquiry Fee   Out-of-Network	\$2.75	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S. (International Transaction)</b>			
ATM Withdrawal INT Fee (Non-U.S.)	\$2.50	\$2.50	This is our fee. We waive out ATM Decline INT (Non-US) Fee if you live in NY. If you live in CT or IL, we waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. You may also be charged a fee
ATM Decline INT Fee (Non-U.S.)			

ATM Balance Inquiry INT Fee (Non-U.S.)			calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service.
Visa International Service Assessment (applies if transaction	2.0% / 0.8%	2.0% / 0.8%	Of the U.S. dollar amount of each International Transaction made with a Visa branded card. Only one of these fees may apply to your
Mastercard Currency Conversion Assessment Fee (applies if transaction	0.2% / 2.0%	0.2% / 2.0%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. Either or both of these fees may apply to your transaction and be assessed. See Using Your
<b>Other</b>			
Reissuance of Lost/Stolen Card	\$5.00	\$5.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Request Secondary Account	\$0.00	\$0.00	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	\$0.00	\$0.00	Transfer of funds to Secondary Account.
Money Network Check Stock Order	\$0.00	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
<b>3rd Party Fees (We do not charge you these fees)</b>			

Cash Deposit at Reload Provider	\$5.95	\$5.95	3rd party fees, known to be up to \$5.95 as of 8/15/2018, may apply when reloading your Card at reload providers. To find reload providers, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service.
Deposit Check Funds via Mobile App   Standard	\$0.00	\$0.00	A 3rd party provides this service subject to its enrollment process, terms, conditions, fees, and privacy policy. Checks are subject to the 3rd party's approval in their sole discretion; dollar limits and other restrictions apply. Approved checks are loaded net of applicable fees. Expedited Service: 3rd party fees are 1% of approved check amount for pre printed payroll & government checks and 4% of approved check amount for other check types, with a \$5 minimum fee. 3rd party approval process usually takes 3-5 minutes but may take an hour. Most
Deposit Check Funds via Mobile App   Expedited Preprinted payroll & government checks Other check types	Greater of: 1% or \$5.00 4% or \$5.00	Greater of: 1% or \$5.00 4% or \$5.00	

No overdraft/credit feature.

Contact Customer Service by calling 888-913-0900, or by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit

Cards issued by MetaBank, N.A., Member FDIC.

**Expiration:** This card will expire at the end of the month identified in the “Valid Thru” date on the front of the Card (Expiration Date)

**Fees:** You may use this Card to access the services and complete the transaction types shown below, expect transactions with 1

**All Fees (Fee Schedule) for the Money Network® Service MyMoneyNetwork Program**

Fees are deducted from your Account for the services and transactions below

All Fees	My Money Network Program	Details
<b>Monthly Usage</b>		
Account Opening, Check, and Card Receipt	\$0.00	No fee for Account Opening, Checks and Initial Card.
Monthly Maintenance Fee	\$5.00	Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
<b>Add Money</b>		
Payer Deposit	\$0.00	Funds loaded by your Payer.
ACH Deposit of Other Funds	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
<b>Spend Money</b>		
Signature Debit Transactions	\$0.00	Select Credit or sign at point-of-sale (POS). Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Money Network® Check	\$0.00	Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.
<b>Get Cash or Send Cash</b>		
ATM Withdrawal Fee or ATM Decline Fee   In-Network	\$0.00	Withdrawal or Decline from ATM that is part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com or call Customer Service.
ATM Withdrawal Fee   Out-of-Network	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee   Out-of-Network		
Bank Teller Over the Counter Cash Withdrawal	\$0.00	At banks displaying the card association logo on your Card's front side. This is our fee. You may also be charged a fee by the bank. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$3.00	Domestic ACH transactions are subject to additional items that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee	\$7.00 plus 3.5% of the exchange rate	This transaction allows you to transfer funds via ACH to an international bank account. We charge transfer fees consisting of a flat fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees may be less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and transfer taxes charged by us will be disclosed to you before you complete the transaction. Your transaction is subject to an exchange rate conversion, and may be subject to additional fees and taxes from 3rd
<b>Information</b>		
Monthly Paper Statement	\$0.00	Obtain Account activity without fee via Mobile App (data rates may apply), moneynetwork.com, or Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee   In-Network	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service.
ATM Balance Inquiry Fee   Out-of-Network	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S. (International Transactions)</b>		
ATM Withdrawal INT Fee (Non-U.S.)	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)		
ATM Balance Inquiry INT Fee (Non-U.S.)		
Visa International Service Assessment		Of the U.S. dollar amount of each International Transaction made with a Mastercard-branded card. These fees are

(applies if transaction is initiated in non-U.S. dollars and a currency conversion rate applies) or Visa Cross Border Assessment (applies if transaction is initiated in U.S. dollars by a merchant with a non-U.S. country Code)	2.0% / 0.8%	Of the U.S. dollar amount of each international transaction made with a Mastercard branded card. These fees are assessed by Mastercard. Either or both of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card – International Transactions</i> in your Agreement's terms and conditions for additional information. If these fees apply to your transaction, they will be included in the transaction amount on your statement.
Mastercard Currency Conversion Assessment Fee (applies if transaction is initiated in non-U.S. and/or Mastercard Cross Border Assessment Fee (applies if transaction is initiated with merchant with non-U.S. country code)	0.2% / 2.0%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. These fees are assessed by Mastercard. Either or both of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. If these fees apply to your transaction, they will be included in the transaction amount on your statement.
<b>Other</b>		
Reissuance of Lost/Stolen Card	\$5.00	Reissued card shipped via U.S. mail 7-10 days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Request Secondary Account	\$0.00	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	\$0.00	Transfer of funds to Secondary Account.
Money Network Check Stock Order	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
<b>3rd Party Fees (We do not charge you these fees)</b>		
Cash Deposit at Reload Provider	\$5.95	3rd party fees, known to be up to \$5.95 as of 8/15/2018, may apply when reloading your Card at reload providers. To find reload providers, use the locator on our Mobile App (data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service.
Deposit Check Funds via Mobile App   Standard	\$0.00	A 3rd party provides this service subject to its enrolment process, terms, conditions, fees, and privacy policy. Checks are subject to the 3rd party's approval in their sole discretion; dollar limits and other restrictions apply. Approved checks are loaded net of applicable fees. Expedited Service: 3rd party fees are 1% of approved check amount for pre-printed payroll & government checks and 4% of approved check amount for other check types, with a \$5 minimum fee. 3rd party approval process usually takes 3-5 minutes but may take an hour. Most issuers post funds within 24 hours. Standard Service: No 3rd party fee for 10 days delayed funding. See Mobile App (message and data rates may apply) for more.
Deposit Check Funds via Mobile App   Expedited Pre-printed payroll & government checks	Greater of:	
Other check types	1% or \$5.00 4% or \$5.00	
<b>Additional Disclosures</b>		
Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank <sup>®</sup> , an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank No overdraft/credit feature.		
Contact Customer Service by calling 888-913-0900, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit <a href="http://moneynetwork.com">moneynetwork.com</a> . For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> . If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a> .		
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**Expiration and Fees**

**Expiration:** This card will expire at the end of the month identified in the "Valid Thru" date on the front of the Card (Expiration Date). The funds on this card **will not** be available to you after the Expiration Date; you should use the funds prior to the Expiration Date.

**Fees:** You may use this Card to access the services and complete the transaction types shown below, expect transactions with Not Available in the fee column are not available for this Card. When you initiate a transaction or use a service, we reduce the value available to your Card by the amount of the applicable fee shown below.

Signature purchase at U.S. POS (point of sale terminal)	\$0.00 per transaction
Debit purchase using PIN at U.S. POS	\$0.25 per transaction
Decline debit purchase using PIN at U.S. POS	\$0.25 per transaction
Debit return using PIN at U.S. POS	\$0.25 per transaction
Automated Teller Machine (ATM) Transactions	Not Available
Cash Withdrawal Fee	\$5.00 per transaction
(Also known as an over the counter bank branch withdrawal; bank may also charge a fee.)	
Balance Inquiry (via website)	\$0.00
Transaction History (via website)	\$0.00
Customer Service Fee – Automated Voice Response (Telephone)	\$0.00 per call
Customer Service Fee – Live Agent (Telephone)	\$2.00 per call
Printer Paper Statement Fee	\$2.00 per month
(On request, statement provided monthly via U.S. Mail.)	
Reissuance of lost/stolen card	\$6.00 per Card
(Shipped via U.S. Mail 7-10 business days after order placed. This fee is charged each time we replace your Card, except the first replacement Card is provided at no charge. See Section 3 and 5 for additional information.)	
Priority Shipping Fee	\$13.00
(Additional fee to ship replacement Card 4-7 days after order placed. Reissuance of Card fee also applies.)	