

**SCHEDULE OF ALL FEES AND CHARGES FOR Choosing Independence Prepaid Visa® Card**

State: ALL

<b>ALL FEES</b>	<b>AMOUNT</b>	<b>DETAILS</b>
<b>Get started</b>		
Card purchase fee	\$3.99	We will waive the new card fee if you load \$20 during enrollment
Card activation fee	\$0.00	We do not charge a fee for this service
Account registration fee	\$0.00	We do not charge a fee for this service
<b>Monthly usage</b>		
Monthly fee	\$4.99	This fee will be billed to your card in ten days whether or not you activate your card. It is charged every 30 days, with the first fee charged 30 days post-enrollment
Weekly fee	\$0.00	We do not charge a fee for this service
<b>Add money</b>		
Retail load	\$0.00	There is no fee from us for this service, however, retailers may charge for this service
MoneyGram load	\$0.00	There is no fee from us for this service, however, retailers may charge for this service
Western Union reload	\$0.00	There is no fee from us for this service, however, retailers may charge for this service
GreenDot reload	\$0.00	There is no fee from us for this service, however, retailers may charge for this service
Direct deposit	\$0.00	We do not charge a fee for this service
Card-to-card transfer	\$0.00	We do not charge a fee for this service
Bank-to-card transfer	\$0.00	We do not charge a fee for this service
Cardholder-to-cardholder transfer	\$0.00	We do not charge a fee for this service
<b>Spend money</b>		
Retail unload	N/A	Not Available
MoneyGram unload	N/A	Not Available
Western Union unload	N/A	Not Available
GreenDot unload	N/A	Not Available
POS PIN debit purchase	\$0.00	We do not charge a fee for this service
POS signature purchase	\$0.00	We do not charge a fee for this service
Bank teller withdrawal	\$3.00	Applies to cash withdrawals that you make with a bank teller.
POS PIN purchase (declined)	\$0.00	We do not charge a fee for this service
POS SIG purchase (declined)	\$0.00	We do not charge a fee for this service
<b>Get cash</b>		
ATM withdrawal in-network (US)	\$0.00	We do not charge a fee for this service if using a participating Plus Alliance network. There is a fee for using ATM's outside of the Plus Alliance network. A list of Plus Alliance ATMs can be found here: <a href="https://www.visa.com/atmlocator/index.jsp?country=US#(page:home)">https://www.visa.com/atmlocator/index.jsp?country=US#(page:home)</a>

ATM withdrawal out-of-network (US)	\$3.00	We do not charge a fee for this service if using a participating Plus Alliance network. There is a fee for using ATM's outside of the Plus Alliance network. A list of Plus Alliance ATMs can be found here: <a href="https://www.visa.com/atmlocator/index.jsp?country=US#(page:home)">https://www.visa.com/atmlocator/index.jsp?country=US#(page:home)</a>
ATM withdrawal (declined)	\$0.00	We do not charge a fee for this service
<b>Information</b>		
Customer service (automated system)	\$0.00	We do not charge a fee for this service
Customer service (live agent)	\$0.00	We do not charge a fee for this service
ATM balance inquiry	\$0.00	We do not charge a fee for this service
<b>Using your card outside the U.S.</b>		
ATM withdrawal (int'l)	\$4.00 + Up to 2% of cash withdrawal amount	This is our fee. The ATM operator may also charge you a fee even whether or not the transaction is completed. If you make an ATM withdrawal in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different from the rate on the date you made the transaction
ATM withdrawal (declined) (int'l)	\$0.00	We do not charge a fee for this service
POS PIN debit purchase (int'l)	Up to 2% of the purchase amount	This is our fee. The fee is a percentage of the total U.S. dollar purchase amount you will be charged for any international purchase. If you make a purchase in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different from the rate on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign transaction fee we assess.
POS signature purchase (int'l)	Up to 2% of the purchase amount	This is our fee. The fee is a percentage of the total U.S. dollar purchase amount you will be charged for any international purchase. If you make a purchase in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different from the rate on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign transaction fee we assess.
POS PIN purchase (declined) (int'l)	\$0.00	We do not charge a fee for this service
POS SIG purchase (declined) (int'l)	\$0.00	We do not charge a fee for this service
<b>Other</b>		
Inactivity	\$0.00	We do not charge a fee for this service
Close card	\$0.00	We do not charge a fee for this service
Replace card	\$4.99	We will waive this fee for the first replacement card in a rolling six-month period
Expedited replacement card	\$30.00	We will waive this fee for the first expedite card fee in a rolling 12-month period if a direct deposit load has been received on the card within the previous 30 days

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Metropolitan Commercial Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Metropolitan Commercial Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cascade Financial Technology Corp by calling (888) 304-6332, by mail at Cascade Financial Technology Corp – Choosing Independence Prepaid Visa, P.O. Box 81888, Las Vegas, NV 89180-1888, or visit [www.choosingindependencecard.com](http://www.choosingindependencecard.com).

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