

## FEE AND TRANSACTION LIMIT SCHEDULE FOR THE MONEY NETWORK® SERVICE

The Money Network Service will deduct applicable fees from your Money Network (MN) Account or Premier Account balance for the services and transactions listed below. For details, see your Account Holder Agreement and other information contained in your Welcome Packet, visit [www.moneynetworkedu.com](http://www.moneynetworkedu.com) or call **Customer Service** at **1.800.822.4283**.

We reserve the right to revise the Fee Schedule from time to time, and will notify you in accordance with your Account Holder Agreement and applicable law. You acknowledge that by maintaining an Account and/or continuing to use the Services after such notification, you are thereby agreeing to any such revisions to the fees.

SPENDING MONEY	MN ACCOUNT <sup>1</sup>	PREMIER ACCOUNT
ATM Withdrawals (see below for ATM balance inquiry and decline fees)   U.S. In-Network ATMs including Allpoint ATMs To find participating In-Network ATMs, use the Money Network mobile app (available at the App Store® and Google Play®), visit <a href="http://www.moneynetworkedu.com">www.moneynetworkedu.com</a> or call Customer Service. An additional surcharge may be separately charged by an owner or operator of an ATM.	\$0.00	\$0.00
ATM Withdrawals (see below for ATM balance inquiry and decline fees)   U.S. Out-of-Network ATMs An additional surcharge may be separately charged by an owner or operator of an ATM.	\$2.50	\$2.50
ATM Withdrawals (see below for ATM balance inquiry and decline fees)   Non-U.S. ATMs An additional surcharge may be separately charged by an owner or operator of an ATM. A foreign transaction conversion fee of 3% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See "Foreign Transaction Fees" in your Account Holder Agreement for details.	\$3.00	\$3.00
Bank Teller Over-the-Counter Cash Withdrawal (at any bank that displays the logo shown on your card)	\$0.00	\$0.00
Money Network™ Check (use, order, or stop payment; cash at participating check-cashing locations) To find participating locations, use the Money Network mobile app (available at the App Store® and Google Play®), visit <a href="http://www.moneynetworkedu.com">www.moneynetworkedu.com</a> or call Customer Service.	\$0.00	\$0.00
Signature Point-of-Sale Transactions (for purchases, declines and returns)   U.S. and Non-U.S. A foreign transaction conversion fee of 3% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See "Foreign Transaction Fees" in your Account Holder Agreement for more information.	\$0.00	\$0.00
PIN Point-of-Sale Transactions – with or without Cash Back (for purchases, declines and returns)   U.S. and Non-U.S. A foreign transaction conversion fee of 3% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See "Foreign Transaction Fees" in your Account Holder Agreement for more information.	\$0.00	\$0.00
Transfer Funds to a U.S. Bank Account (ACH transfer)	\$4.00	\$4.00

MANAGING MONEY	MN ACCOUNT <sup>1</sup>	PREMIER ACCOUNT
Monthly Account Maintenance Fee Only applies after 13 months of no loads into the account. Will only be assessed until the account balance is zero.	\$3.50	\$3.50
Balance Inquiries and Alerts   via Mobile App, Automated Phone System, Customer Service, Online Access, or Notifications (push, email or text) Your wireless carrier's standard messaging and data rates may apply.	\$0.00	\$0.00
Balance Inquiries and Declines at ATM   U.S. In-Network ATMs An additional surcharge may be separately charged by an owner or operator of an ATM.	\$0.00	\$0.00
Balance Inquiries and Declines at ATM   U.S. Out-of-Network ATMs An additional surcharge may be separately charged by an owner or operator of an ATM.	\$0.00	\$0.00
Balance Inquiries and Declines at ATM   Non-U.S. ATMs An additional surcharge may be separately charged by an owner or operator of an ATM.	\$3.00	\$3.00
Customer Service 24/7	\$0.00	\$0.00
Refund Check Request- to receive remaining balance on a Paper Check	\$7.95	\$7.95
Replacement Card with Standard Delivery for a Non-Campus ID card	\$6.00	\$6.00
Replacement Card: Additional Fee for Expedited Delivery for a Non-Campus ID card	\$13.00	\$13.00
Monthly Paper Statement by Mail You may view statements online at no charge. You may also call to request transaction information or a printed 60-day history at no charge.	\$1.00	\$1.00

ADDING MONEY	MN ACCOUNT <sup>1</sup>	PREMIER ACCOUNT
Payroll Direct Deposit	N/A	\$0.00
Direct Deposit of Other Funds (for example: tax refunds, child support, etc.)	N/A	\$0.00
Load Cash at Participating Reload Locations (fee set by each reload location) To find participating reload locations, use the Money Network mobile app (available at the App Store® and Google Play®), visit <a href="http://www.edu.moneynetwork.com">www.edu.moneynetwork.com</a> or call Customer Service.	N/A	Varies

TRANSACTION LIMIT SCHEDULE <sup>2</sup>	
ATM Withdrawal Limit	\$500 per transaction and per day (ATM owner may have lower limits)
Transactions at Point-of-Sale (POS)	\$3,000 per transaction and per day
Money Network Check Limit	\$9,999.99 per check (some check-cashing locations may have lower limits)
Bank Teller Over the Counter Cash Withdrawal	\$8,000 per transaction and per day (bank may have lower limits)
Non-Payroll ACH Loads (Tax Refunds and Others)	Money Network Account: N/A Premier Account: \$4,000 per day; \$8,000 per calendar month <sup>1</sup>
Retail or Reload Agent Loads (Premier Accounts only)	Money Network Account: N/A Premier Account: \$1,100 per transaction; \$2,500 per day; \$5,000 per calendar month <sup>1</sup>
Premier Account Balance   Maximum Allowed	\$8,000 at any time
ACH Transfer to a U.S. Bank Account	\$8,000 per transaction

1 To upgrade to the Premier Account at no charge, please call Money Network Customer Service in order to complete the one-time verification of your identity. Once you upgrade to a Premier Account, you may avoid the Monthly Account Maintenance Fee by loading funds to your card at least once every thirteen months.

2 For security and regulatory reasons, we may further limit the number, type, or dollar amount of the transactions you may make using your Account, or suspend the use of your Account and/or Card.