

You do not have to accept this payroll Card
Ask your employer about other ways to receive your wages.

Monthly Fee	Per Purchase	ATM withdrawal	Cash Reload
\$ 0	\$ 0.50	\$ 1.75 in-network \$ 1.75 out-of-network	\$ 5.95*

ATM balance inquiry (in-network or out-of-network)	\$0.75 or \$0.75
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Customer service	\$0
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Inactivity (after 6 months with no transactions)	\$ 4.95 per month
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We charge 24 other types of fees.

*This fee can be lower depending on how and where the card is used.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services inside the package, or call 1.888.727.4314 or visit www.rapidfs.com.

List of all fees for the rapid! PayCard® Visa® Payroll Card

All fees	Amount	Details
Add money		
Cash reload	Up to \$5.95	Collected by our reload agents when reloading your Card at their locations. This fee is subject to change. This fee is not deducted from your Card account and will not be reflected in any transaction histories. Reload locations may be found at www.attheregister.com .
Mobile check load	\$5 or 5% of the value of the check	Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card account. This is a third-party fee and is subject to change. This fee is not deducted from the Card account and will not be reflected in any transaction histories. Standard text message or data rates may apply.
Spend money		
Per purchase decline	\$0.50	It is assessed when a transaction is declined due to insufficient funds in your Card account.
Unlimited Purchase Plan	\$2.99	If selected, this fee will be assessed and effective the 1 st of each month. You will not be charged a Per purchase with PIN fee during each month you are enrolled.
Per purchase with PIN	\$0.50	It is assessed each time the Card is used for a transaction using your PIN. This fee is waived if you are enrolled in the Unlimited Purchase Plan.
Bill payment (regular delivery)	\$1.50	Assessed for each bill payment request. Available at www.rapidfs.com after account login.
Bill payment reversal	\$1.50	Assessed for each bill pay transaction payment that is declined. You may also be charged a fee by the payee, even if you do not complete a transaction.
Get cash		
ATM withdrawal (in-network)	\$1.75	Assessed for each ATM withdrawal in and outside the U.S. using the Allpoint® network ATMs. Fee is waived for first ATM withdrawal following your payroll deposit. Locations can be found at www.rapidfs.com .
ATM withdrawal (out-of-network)	\$1.75	Assessed for each ATM withdrawal outside the Allpoint network ATMs. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Teller cash withdrawal	\$4.00	Assessed when you withdrawal cash via a teller at a participating bank.
Teller cash withdrawal decline	\$0.50	It is assessed when a transaction is declined due to insufficient funds in your Card account.
ATM withdrawal decline (in-network)	\$0.75	Assessed when an ATM cash withdrawal at an Allpoint network ATM is declined in and outside the U.S. due to insufficient funds in your Card account. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM withdrawal decline (out-of-network)	\$0.75	Assessed when an ATM cash withdrawal outside the Allpoint network ATMs are declined in and outside the U.S. due to insufficient funds in your Card account. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM balance inquiry		
Balance inquiry (in-network)	\$0.75	Assessed for each balance inquiry in and outside the U.S. using the Allpoint network ATMs. Locations can be found at www.rapidfs.com .
ATM balance inquiry (out-of-network)	\$0.75	Assessed for each balance inquiry outside the Allpoint network ATMs. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Using your card outside the U.S.		
International purchase with PIN	\$0.50	It is assessed each time the Card is used for an international purchase transaction with your PIN.
International purchase decline	\$0.50	Assessed when you attempt a transaction, but the transaction is declined due to insufficient funds in your Card account.
International ATM withdrawal (out-of-network)	\$3.50	Assessed for each ATM withdrawal outside the Allpoint network ATMs. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM withdrawal decline (out-of-network)	\$0.75	Assessed when an ATM cash withdrawal is declined due to insufficient funds in your Card account outside the Allpoint Network ATMs. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry (out-of-network)	\$0.75	Assessed for each balance inquiry outside the Allpoint network ATMs. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Other		
Inactivity	\$4.95	Charged each calendar month after you have not completed any purchases, successful ATM withdrawals, or ATM balance inquiries for 6 consecutive months, except to the extent prohibited by applicable law.
Mailed transaction history	\$1.50	Assessed when a written transaction history is requested. First request per month, the fee is waived.
Card-to-Card transfer	\$1.00	It is assessed when you transfer funds to another Card account.
Send funds to Bank Account	\$1.50	It is assessed when you transfer funds to a Bank account.
Check authorization	\$2.00	It is assessed when you authorize a ChekToday.
Check return	\$25.00	It is assessed when a check is returned.
Check created by cardholder services	\$2.99	It is assessed when cardholder services creates and mails a check.
Stop payment order	\$25.00	Per each stop payment order for a bill payment or check. This is a third-party fee and is subject to change. This fee is not deducted from the Card account and will not be reflected in any transaction histories.
Paper checks (expedited delivery)	\$35.00	Up to 2-3 business days. This is a third-party fee and is subject to change. This fee is not deducted from the Card account and will not be reflected in any transaction histories.
Check copy	\$10.00	Per copy of a previously cashed check. This is a third-party fee and is subject to change. This fee is not deducted from the Card account and will not be reflected in any transaction histories.
Replacement Card (standard production with overnight delivery)	\$35.00	Per Card replaced on a standard basis with overnight delivery (up to 3 business days; no weekend delivery).
Replacement Card (expedited production with overnight delivery)	\$50.00	Per Card replaced on an expedited basis with overnight delivery (up to 2 business days; no weekend delivery).
Replacement Card (expedited production with Saturday delivery)	\$60.00	Per Card replaced on an expedited basis with Saturday delivery (up to 2 business days, with Saturday delivery).
<p>Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.</p> <p>No overdraft/credit feature.</p> <p>Contact Customer Service by calling (888) 727-4314, by mail at P.O. Box 42212 Cincinnati, OH 45242, or visit www.rapidfs.com.</p> <p>For general information about prepaid accounts, visit 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.</p>		