

Why Money Network Service:

- It's a fast, secure and easy way to get paid. With a convenient package of services you can use to access and manage your money instantly.
- Use wherever VISA cards are accepted & get cash through ATM withdrawals.
- Check your account balance on-line or by phone for free.
- Make purchases at stores, gas stations, hotels, and rental Cars.
- Pay bills on-line with your pay card.
- Pay Bills with your Money Network Checks
- Transfer Money from your Account to a Personal Bank Account
- Don't have to worry about carrying or losing your cash – FDIC-insured

Frequently Asked Questions:**Q: Do I get a new pay card every payday?**

A: No – you elect an amount that is loaded to the pay card each payroll.

Q: Is there a sign-up fee?

A: No – It is a free benefit offered by your employer.

Q: Is there a monthly fee for the pay card?

A: No – as long as you remain with the employer who issued your card.

Q: What if I stop working here?

A: Continue to use the card until your balance is zero (0.00), you can transfer the card to another employer who is using the pay card program.

Q: Does my employer know where I spend my money?

A: No – your account is confidential. Your employer does not have access to your account information/transactions including purchases.

FREE Services and Transactions:

- Purchases/Pin or Credit w/Signature at Point-of-Sale
- ATM Withdrawals / Using In-Network ATM's Nationwide
- Money Network Checks
- Balance Updates/Inquiry: On-line, by Phone, Text Message or Email
- Bank/Teller over the Counter Cash Withdrawal
- Customer Service

All Fees	Employer Program	GPR Program ¹	Details
Get Started			
Card Receipt	\$0.00	\$0.00	No fee for initial receipt of Card and Account
Monthly Usage			
Monthly Maintenance Fee	Not Applicable	\$5.00	If deposits totaling \$400 or more have been made during the 28 days prior to the Account Statement date, this fee is waived
Add Money²			
Payroll Direct Deposit ²	\$0.00	\$0.00	Funds from an employer ²
Direct Deposit of Other Funds ²	Not Available	\$0.00	Tax refund, etc. \$4000 limit per day; \$8000 per calendar month
Load Cash Funds at Cash Load Partner ^{2,3}	Not Available	\$0.00	\$2500 per transaction limit, and per day; \$5000 per calendar month limit
Load Check Funds via Mobile App Standard ^{3,6}	Not Available	\$0.00	If check is accepted, up to 10-day wait for deposited funds
Load Check Funds via Mobile App Expedited ^{3,6}	Not Available	1% or 4%	Expedited processing available for 1% of check value for Payroll or Government Checks / 4% of check value for all other accepted checks
Spend Money			
Signature Point-Of Sale (POS) Debit Transactions ⁵	\$0.00	\$0.00	Select "Credit" and/or sign at POS \$3000 limit per transaction and per day
PIN POS Transactions ⁵	\$0.00	\$0.00	Use PIN at POS, with or without Cash Back \$3000 limit per transaction and per day
Bank Teller Over the Counter Cash Withdrawal ³	\$0.00	\$0.00	Any bank that displays the association logo on your card \$8000 limit per transaction and per day
Money Network® Check ^{3,4}	\$0.00	\$0.00	Transfer of funds from Account to Money Network Check \$9,999.99 limit per check and per day
Request Secondary Card	Not Available	\$0.00	Request an additional Account for Family or Dependents \$8000 maximum card balance
Transfer Funds to Secondary Card	Not Available	\$0.00	Transfer of funds to Secondary Card \$1000 per day transfer limit; \$2000 per month transfer limit
Initiate Funds Transfer to Personal Bank Account (ACH)	\$3.00	\$3.00	ACH Transfer \$8000 per transaction; \$16000 per day; \$64000 per month limit
Get Cash			
ATM Withdrawal or Decline In-Network ³	\$0.00	\$0.00	Withdrawal or Decline from ATM that is a part of our network. \$600 per transaction and per day limit
ATM Withdrawal or Decline Out-of-Network & International ^{3,5,7}	\$2.50	\$2.50	Withdrawal or Decline from ATM that is not a part of our network. \$600 per transaction and per day limit
Information			
Monthly Paper Statement	\$0.00	\$0.00	Account activity available via mobile app ⁶ , online, or by phone
Customer Service	\$0.00	\$0.00	24/7 toll free Account access
ATM Balance Inquiry In-Network ³	\$0.00	\$0.00	Account balance at an ATM that is a part of our network
ATM Balance Inquiry Out-of-Network & International ^{3,5,7}	\$2.50	\$2.50	Account balance at an ATM that is not a part of our network
Using Your Card Outside the U.S.			
Currency Conversion Fee ⁵	2%	2%	Of the U.S. dollar amount of each transaction
Cross Border Fee ⁵	.8%	.8%	Of the U.S. dollar amount of each transaction
Other			
Replacement Card Ship via US Mail ⁸	\$5.00	\$5.00	Request replacement card to be sent via U.S. Mail
Expedited Shipping Fee	\$10.00	\$10.00	Additional fee for Expedited Shipping

¹ The fees for the Employer Program will apply until you upgrade to a GPR - General Purpose Reloadable ("Portable") Program. Portable Accounts are not currently offered, but you will be advised should they become available. When Portable Accounts become available, the Portable Program Fees including the Monthly Account Maintenance Fee, will apply if 1) you choose to upgrade to a Portable Account while you are still employed by your current Employer, or 2) you are no longer receiving loads from your current Employer and no less than 60 days have passed. For more information, see your Money Network Service Terms and Conditions.

² For security and regulatory reasons, we may further limit the number, type, and dollar amount of transactions you may make using your Account or suspend the use of your Account and/or Card. See bankofamerica.com/moneynetwork for the latest transaction limits. Maximum balance on Portable Account is \$8000 and only becomes effective if you stop participating in your original Employer program as explained in footnote 1. If your Account is able to receive loads from outside sources while you are in the original Employer program, the maximum balance limit will not be applied to deposits made by your employer.

³ The above fees do not include any fee that may be separately charged by an owner or operator of an ATM, POS terminal or any network or other third party used in the connection with the transaction, including any surcharge imposed by an Out-of-Network ATM, Cash Load partner, or Check Deposit partner. The amount of any additional fee is established by the third-party and disclosed at the ATM, POS, or via mobile app. Your consent to the charge must be obtained before the transaction is completed. In-Network ATM Transactions can be made with no fee. To find participating In-Network ATMs, use the Money Network Mobile® App (available at the App StoreSM and on Google PlayTM), visit bankofamerica.com/moneynetwork or call Customer Service.

⁴ There is no fee for cashing Money Network Checks at participating locations. Certain of those locations will cash Money Network Checks up to \$5,000.00 per check. Other check-cashing locations may impose higher or lower limits, but one individual Money Network Check at any check cashing location, and multiple Money Network Checks in one day, may not be made payable for more than \$9,999.99. To find participating locations, use the Money Network Mobile App (available at the App Store® and Google Play®), visit bankofamerica.com/moneynetwork or call Customer Service.

⁵ International Transactions are those originating outside of the 50 United States and the District of Columbia. If an International Transaction at the POS or an ATM is converted to U.S. dollars before it is entered into the card association networks, the conversion rates, fees and charges of the entity that did the conversion will apply. Otherwise, for International Transactions at the POS or an ATM requiring a currency conversion, a Currency Conversion Fee of two percent (.02) of the converted funds will be assessed. Provided that an International Transaction made outside of the United States and the U.S. Territories is not assessed a Currency Conversion Fee under the immediately preceding sentence, then it will have a Cross Border Fee of eight tenths of one percent (.008) of the transaction amount assessed. See "International Transactions" in your Money Network Service Terms and Conditions for more information.

⁶ Your wireless carrier's standard messaging and data rates may apply

⁷ First two ATM Declines (In-Network, Out-of-Network, or International) per calendar month are waived if you live in CT or IL. Additional occurrences of these transaction types during the same calendar month may result in a fee being assessed as outlined in the fee schedule above.

⁸ One replacement card provided at no charge, per calendar year.

⁹ ACH fee is assessed when transaction is successfully initiated. Please contact the number on the back of your card if assistance is needed with returned ACH transactions. Refer to your Money Network Terms and Conditions for unauthorized or unrecognized transactions.

We reserve the right to revise the Fee Schedule from time to time, and will notify you accordingly. 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.

Your Account is insured by the Federal Deposit Insurance Corporation (FDIC) up to the limits permitted by law.

