

Add funds directly to your Account for FREE.

Manage all your money conveniently with your Account. In addition to having your paycheck go straight to your Account, you can also add other types of payments from different sources to your Account, including:

- Money from one or more jobs
- Tax refunds
- Child support payments
- Government benefits and more

Adding funds to your Account is easy. You will need to provide the following information to the Payor (the payor is an employer, government agency, etc.) in order to add funds directly into your Account:

- Your name and address
- ABA Routing Number: XXXXXXXXX
- Account Number: XXXX XXXX XXXX XXXX
- Account Type: select the "Checking" option
- Bank name: MetaBank

Fee Schedule Program I

For **Customer Service**, call **1-800-822-4283**. For more information visit www.moneynetworkedu.com

Fee Schedule¹

A fee will be deducted from your Account balance for certain services and transactions, including:

	Program Fees	Secondary Card Fees
• Monthly Maintenance (as long as card registers regular monthly activity) ²	\$0.00	.....\$0.00
• Monthly Maintenance (if card is inactive for nine consecutive months) ²	\$3.50	.....\$3.50
• Retail Load at Participating Locations (if identity can be verified) | Varies by Retailer	Varies	.....N/A
• Money Network™ Checks | Use, Cash, Stop Pay or Reorder ³	\$0.00	.....N/A
• Purchases | Signature-debit Point-of-Sale (POS) | Domestic ¹	\$0.00	.....\$0.00
• Purchases | PIN-debit Point-of-Sale (POS) | Domestic and International ^{1,4}	\$0.00	.....\$0.00
• Cash Back with a PIN-debit Purchase | Domestic and International ^{1,4}	\$0.00	.....\$0.00
• ATM Withdrawals | In-Network | Domestic ¹	\$0.00	.....\$0.00
• ATM Withdrawals | Out-of-Network | Domestic ¹	\$2.50	.....\$2.50
• ATM Withdrawals | In-Network and Out-of-Network | International ^{1,4}	\$3.00	.....\$3.00
• ATM Balance Inquiry and Decline | In-Network and Out-of-Network | Domestic ¹	\$0.00	.....\$0.00
• ATM Balance Inquiry and Decline | In-Network and Out-of-Network | International ^{1,4}	\$3.00	.....\$3.00
• Discover Branch/Bank Teller Over the Counter Withdrawal.....	\$0.00	.....\$5.00
• Foreign Transactions | Conversion Fee ⁴	2%	.....2%
• Transfer Funds to a Personal Bank Account (ACH Transfer).....	\$4.00	.....N/A
• International Money Transfer | To Latin America via Orlandi Valuta.....	\$8.95	.....N/A
• Negative Balance Fee.....	\$0.00	.....\$0.00
• Periodic Monthly Paper Statement ⁵	\$2.00	.....\$2.00
• Balance Inquiry | www.moneynetworkedu.com or Automated Phone System (IVRU).....	\$0.00	.....\$0.00
• Balance Updates | Text Message ⁶ or Email.....	\$0.00	.....\$0.00
• Customer Service Using Automated Phone System (IVRU).....	\$0.00	.....\$0.00
• Operator Assistance | Services Available via Automated Phone System (IVRU).....	\$2.00	.....\$2.00
• Operator Assistance | Services NOT Available via Automated Phone System (IVRU).....	\$0.00	.....\$0.00
• Lost or Stolen Card Replacement (Non Campus ID Cards).....	\$6.00	.....\$6.00
• Lost or Stolen Card Replacement (Non Campus ID Cards)| Additional Fee for Expedited Delivery	\$13.00	.....\$13.00
• Secondary Card | Request Additional Card for Family or Dependents.....	\$2.00	.....N/A
• Secondary Card | Move Funds to a Secondary Card.....	\$1.00	.....N/A

Transaction Limit Schedule⁷

• ATM Withdrawal Limit.....	\$500 per transaction and per day
• Point-of-Sale (POS) Transaction.....	\$3,000.00 per transaction and per day
• Money Network Check Limit.....	\$9,999.99 per check and per day
• Discover Branch/Bank Teller Over the Counter Withdrawal	\$9,999.99 (bank limits may be less)
• Payroll Load (from employer).....	No Limit
• Retail Load (if applicable)	\$1,100 per transaction; \$2,500 per day; \$5,000 per calendar month ⁷
• ACH Load (if applicable).....	\$4,000 per day; \$8,000 per calendar month ⁷
• Mail Load (if applicable).....	\$1,000 per check or money order and per day; \$2,000 per calendar month ⁷
• Transfer to Secondary Card.....	\$1,000 per day; \$2,000 per calendar month
• Card Balance Maximum.....	Unlimited for student aid funds; \$8,000 for funds from other sources
• Secondary Card Balance Maximum.....	\$8,000

1 The above fees do not include any fee that may be separately charged by an owner or operator of an ATM or POS terminal and/or any network used in connection with the transaction, including any surcharge imposed by an Out-of-Network ATM. The amount of the surcharge will be disclosed at the ATM, and your consent to the charge must be obtained. To locate ATMs that are surcharge free (In-Network ATMs), go to the Money Network Locator at www.moneynetworkedu.com or call Customer Service.

2 Subject to the Terms and Conditions, if your Card has had no activity for nine (9) consecutive months, beginning the 10th month after the date of the last activity on the Card, a monthly maintenance fee of \$3.50 will be assessed to your Card. This fee will be assessed to your Card each month until activity resumes, provided there are funds remaining on your Card.

3 There is no fee for cashing Money Network Checks at designated 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. See www.moneynetworkedu.com for a list of participating locations or call Customer Service.

4 For international transactions, we will charge a fee that is two percent (.02) of the converted amount for ATM and POS transactions in the card association networks. If a foreign currency ATM transaction 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. For each cross border transaction using the same currency, you will also be charged a fee of eight tenths of one percent (.008) of the transaction amount.

5 Optional. Monthly statements also available at www.moneynetworkedu.com without charge. A printed 60-day transaction history is also available without charge upon request by contacting Customer Service.

6 Your cellular phone carrier's standard rates or other charges for receiving text messages may apply.

7 For security and regulatory reasons, we may further limit the number, type or dollar amount of transactions you may make to your Account or suspend the use of your Account and/or Card. See www.moneynetworkedu.com for latest transaction limits.

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.