

Fee	Fee Description Online/Statement	Fee Amount	Details
<b>Add money</b>			
Cash Reload	<i>This fee will not be itemized on your statement</i>	\$5.95	Fees up to \$5.95 may apply when reloading your card at a GreenDot® and Mastercard® rePower™ location. This fee is subject to change. We will not charge you a fee.
Mobile Check Loads	<i>This fee will not be itemized on your statement</i>	4% of the check's face value	This is not our fee. This is a third-party fee charged when you load funds using the Ingo™ Money check service when logged into your card account via the mobile application. The rate may vary from 1% to 4%, however there is a \$5.00 minimum fee per check. The fee is charged for immediate availability. Get your money in 10 days for no fee is your check is approved and not returned unpaid within 10 days. Please see <a href="http://www.ingomoney.com/small-business-faq">www.ingomoney.com/small-business-faq</a> to find exact fees for a check deposit to your card. These fees are subject to change by the third-party.
<b>Spend money</b>			
POS Purchase (PIN)	PIN POS Fee	\$0.99	Per transaction using your PIN. We will charge you up to a maximum of 5 fees per month or \$4.95. You can avoid this fee if you sign for the purchase.
<b>Get cash</b>			
ATM Withdrawal	Cash Withdrawal Fee	\$2.00	This is our fee for ATM withdrawals in the U.S. The ATM operator may also charge you a fee, even if you do not complete a transaction. You can request cash back by selecting “Debit” and entering your PIN when making a purchase at a retail location
Over-the-Counter Withdrawal	Cash Withdrawal Fee	\$2.00	This is our fee for “Over-the-Counter” (OTC) cash withdrawals at financial institutions or retailers in the U.S who offer this service. The OTC location may also charge you a fee.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sunrise Banks N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event the Bank fails, if specific deposit insurance requirements are met and we have been able to verify your identity. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact us by calling 1-833-633-4230, by mail at OfficeCard, P.O. Box 700172, San Antonio, TX, 78270, or visit [officecard.com](http://officecard.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).

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<b>Information</b>			
ATM Balance Inquiry	ATM Balance Inquiry Fee	\$0.50	This is our fee. The ATM operator may also charge you a fee, even if you do not successfully complete the inquiry. You can avoid this fee by checking your balance using our automated phone service at 1-833-633-4230 or visiting us online at <a href="https://officecard.com">https://officecard.com</a> .
<b>Using your Card outside the U.S.</b>			
International POS Purchase (Signature or PIN)	International Purchase Fee	3%	This is the percentage of the total US dollar purchase amount you will be charged for any international purchase.
International ATM Withdrawal	International Cash Withdrawal Fee	\$2.00 + 3%	This percentage and flat fee is our fee for international ATM withdrawals. The ATM operator may also charge you a fee even if the transaction is not completed.
International Over-the-Counter Withdrawal	International Cash Withdrawal Fee	\$2.00 + 3%	This percentage and flat fee is our fee for international "Over-the-Counter" (OTC) withdrawals at non-U.S. financial institutions or retailers who offer this service. The OTC location may also charge you a fee.
<b>Other</b>			
Replacement Card	Reissue Card Fee	\$4.95	This is our fee assessed each time you request a replacement card prior to the expiration/valid thru date displayed on the front of the card. You are allowed one replacement card every 12 months at no cost. This fee will not be charged if you have reported unauthorized transactions on the card being replaced.
Sub-Card Creation	Sub-Card Fee	\$4.95	This is our one-time fee for a sub account card. You are allowed one sub-account card at no cost.
Inactivity	Inactivity Fee	\$5.95	This is our fee assessed to your card account each calendar month after your card has had no activity (no purchases, cash withdrawals, loads) for twelve (12) consecutive months. The fee will be assessed beginning on the 2nd day of the 13th month. You can avoid this fee by using your card for the type of activities listed above, at least once each calendar year.

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SUNRISE BANKS – PREPAID RULE SHORT FORM DISCLOSURE  
(SAFE HARBOR FORMAT)

**OfficeCard Prepaid Mastercard®**

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
<b>\$0.00</b>	<b>\$0.99*</b>	<b>\$2.00</b>	<b>\$5.95*</b>
ATM Balance inquiry			\$ 0.50
Customer Service			\$ 0.00
Inactivity (after 12 months with no transactions)			\$ 5.95 per month
<b>We charge 7 other types of fees.</b>			
<p>* This fee can be lower depending on how and where the card is used.</p> <p><b>No overdraft/credit feature.</b></p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a></p> <p>Find details and conditions for all fees and services in the cardholder agreement or call <b>1-833-633-4230</b> or visit <a href="http://officecard.com">officecard.com</a>.</p>			

Issued By: Sunrise Banks, N.A., Member FDIC  
Program Name: OfficeCard Prepaid Mastercard