

BitPay Prepaid Visa®
Schedule A – Cardholder Fees and Transaction Limits

New Account Set Up		
Purchase Fee	\$9.95	At the time of ordering card.
Virtual Account Issuance Fee	\$2.95	Each time you are issued a non-reloadable virtual debit card.
Getting Cash in U.S.		
ATM and over the counter withdrawals	\$2.00	Each time you withdraw cash from an ATM. You may also be charged a fee/surcharge by the ATM operator or any network used to complete the transaction.
ACH Debit	\$5.00	Each time we receive and ACH debit to be posted to your Card.
Adding Money		
Cash Load Through Green Dot or Western Union Reload Locations or Using the GreenDot MoneyPak®	Varies by location; up to \$4.95 per load	Third party reload networks (e.g. GreenDot and Western Union) may assess a fee for each load. Visit our customer service website shown on the back of your Card to find a list of reload network locations and be sure to ask about the cost before conducting the load.
Customer Service, Getting Card Information and Card Maintenance		
Mailed Statement	\$3.00	Each time you request.
Secondary/Replacement Card	\$9.95	Each time you request this service and if the replacement/secondary Card is requested prior to Card expiration date.
Expedited Shipping of replacement Card	\$25.00	Each time you request overnight shipment of a replacement card.
Account to Account Transfer – Live Agent	\$5.00	Each time a live agent performs a card-to-card transfer of any amount per your request.
Dormancy Fee	\$5.00 per month	Following any 90-day period with no transactional activity until used again
Declined Transactions		
ACH Decline	\$15.00	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.
Spending Money Outside the U.S.		
Currency Conversion Fee	3% of the transaction	Each time you use your VISA card outside the domestic US.
International ATM and Over the Counter	\$3.00	Each time you use an ATM outside the U.S. to withdraw cash. You may also be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Metropolitan Commercial Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Metropolitan Commercial Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact FirstView LLC by calling 1-800-936-4360, by mail at 2000 RiverEdge Pkwy, Atlanta GA 30328.

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.

The BitPay Card is issued by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from “Visa U.S.A., Inc.”; “Metropolitan Commercial Bank” and “Metropolitan” are registered trademarks of Metropolitan Commercial Bank. © 2014.

“By Using the card, you agree with the terms and conditions of the cardholder agreement and the fee schedule above”.

Transaction Limits	
Purchase Limits	\$10,000/DAY
Cash Withdrawal Limits this includes	\$5,000/MONTH
Quasi Cash	\$1,500/DAY
	\$500/TRAN
Load Limit	\$10,000/DAY
Maximum Card Balance	\$25,000
Card to Card Transfer Limit	\$500/DAY