

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

Description	Amount	When You Are Charged	How to Minimize or Avoid the Fee
Fees for 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.	Request cash back at point-of-sale using your PIN. Also, make payments using your Card rather than cash when possible.
ACH Debit	\$5.00	Each time we receive and ACH debit to be posted to your Card	Make payments using your 16-digit Card number rather than the Bank's routing number and your 13-digit account number
Fees for Adding Money			
Cash Load Through GreenDot 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.	Direct deposit your paycheck or government benefits to your Card at no charge. Obtain your direct deposit form online or by calling us.
Fees for Customer Service, Getting Card Information and Card Maintenance			
Mailed Statement	\$3.00	Each time you request.	You can view and print your account transaction history online at no charge.
Secondary/Replacement Card	\$9.95	Each time you request this service and if the replacement/secondary Card is requested prior to Card expiration date.	Take good care of your Card and always keep it in your possession.
Expedited Shipping of replacement Card	\$25.00	Each time you request overnight shipment of a replacement card.	Use standard shipping instead of overnight shipping at no charge.
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.	Login to your account at www.bitpay.com/visa to perform a card-to-card transfer at no charge.
Dormancy Fee	\$5.00 per month	For each month following a 90 day period of inactivity until the card is used again.	Use your card at any participating ATM or anywhere Visa® is accepted at least once every 90 days.
Fees for Declined Transactions			
ACH Decline	\$15.00	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.	Do not perform direct debits to you account via ACH. Make payments using your 16-digit Card number rather than the Bank's routing number and your 13-digit account number

OTHER FEES

Fees for Spending Money Outside the U.S.			
Currency Conversion Fee	3% of the transaction	Each time you use your VISA card outside the domestic US.	Use card in the domestic US at no charge.
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).	

Transaction Limits

Purchase Limits	\$10,000/DAY
Cash Withdrawal Limits	\$3,000/DAY \$750/TRAN
Load Limit	\$10,000/DAY
Maximum Card Balance	\$25,000
Card to Card Transfer Limit	\$500/DAY

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