

Schedule A

SCHEDULE OF ALL FEES AND CHARGES FOR Union Plus All-In-One Prepaid Visa® Card
State: All States

ALL FEES	AMOUNT	DETAILS
Get started		
Card purchase fee	\$0.00	There is no fee for this service
Card activation fee	\$0.00	There is no fee for this service
Account registration fee	\$0.00	There is no fee for this service
Monthly usage		
Monthly fee	\$7.95	Monthly fee is \$4.95 when you load \$750 or more to your Card via direct deposit in the previous monthly period
Weekly fee	\$0.00	There is no fee for this service
Add money		
Visa ReadyLink load	\$0.00	There is no fee from us for this service, however retailers may charge for this service
Direct deposit	\$0.00	There is no fee for this service
Card-to-card transfer	\$0.00	There is no fee for this service
Bank-to-card transfer	\$0.00	There is no fee for this service
Cardholder-to-cardholder transfer	\$0.00	There is no fee for this service
Spend money		
POS PIN debit purchase	\$0.50	This is our fee for processing a pin-based card withdrawal authorized by you. You can avoid this fee when you sign for the purchase
POS signature purchase	\$0.00	There is no fee for this service
Bank teller withdrawal	\$3.95	This is our fee. This fee can be avoided by using an in-network ATM or lowered to \$0.50 by requesting cash back, by selecting "Debit" and entering your PIN when making a purchase at a retail location
Send money	N/A	Not Available
POS PIN purchase (declined)	\$0.00	There is no fee for this service
POS SIG purchase (declined)	\$0.00	There is no fee for this service
Get cash		
ATM withdrawal in-network (US)	\$0.00	There is no fee for this service if using a participating MoneyPass network ATM.
ATM withdrawal out-of-network (US)	\$3.95	This is our fee when you use an ATM outside of the MoneyPass network. An ATM operator outside of the MoneyPass network may also charge you a fee, even if you do not complete a transaction. This fee can be avoided by using an in-network ATM or lowered to \$0.50 by requesting cash back, by selecting "Debit" and entering your PIN when making a purchase at a retail location.
ATM withdrawal In-Network (declined)	\$0.00	There is no fee for this service
ATM Withdrawal Out-of-Network (Declined)	\$1.00	This is our fee each time an ATM withdrawal out of the MoneyPass network is declined due to insufficient funds. You can avoid this fee by checking your balance via the mobile app or

		online at www.unionallinone.com prior or by using the automated telephone system at 844-940-1229, prior to completing the ATM withdrawal request. The ATM operator may also charge you a fee, even if you do not complete a transaction.
Information		
Customer service (automated system)	\$0.00	There is no fee for this service
Customer service (live agent)	\$0.00	There is no fee for this service
ATM balance inquiry In-Network	\$0.00	There is no fee for this service
ATM Balance Inquiry Out-of-Network	\$1.00	This is our fee each time an ATM withdrawal out of the MoneyPass network is declined due to insufficient funds. You can avoid this fee by checking your balance via the mobile app or online at www.unionallinone.com or by using the automated telephone system at 844-940-1229, prior to completing the ATM withdrawal request. The ATM operator may also charge you a fee, even if you do not complete a transaction.
Using your card outside the U.S.		
ATM withdrawal (int'l)	\$3.95	This is our fee. The ATM operator may also charge you a fee whether or not the transaction is completed. If you make an ATM withdrawal in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different from the rate on the date you made the transaction
ATM withdrawal (declined) (int'l)	\$1.00	This is our fee each time an ATM withdrawal out of network is declined due to insufficient funds. You can avoid this fee by checking your balance via the mobile app or online at www.unionallinone.com or by using the automated telephone system at 844-940-1229 prior to completing the ATM withdrawal request. The ATM operator may also charge you a fee, even if you do not complete a transaction.
POS PIN debit purchase (int'l)	3%	This is our fee. The fee is a percentage of the total U.S. dollar purchase amount you will be charged for any international purchase. If you make a purchase in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different from the rate on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign transaction fee we assess.
POS signature purchase (int'l)	3%	This is our fee. The fee is a percentage of the total U.S. dollar purchase amount you will be charged for any international purchase. If you make a purchase in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different from the rate on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign transaction fee we assess.
POS PIN purchase (declined) (int'l)	\$1.00	This is our fee each time an ATM withdrawal out of network is declined due to insufficient funds. You can avoid this fee by checking your balance by using the automated telephone system at 844-940-1229, via the mobile app or online at www.unionallinone.com prior to completing the ATM withdrawal request. The ATM operator may also charge you a fee, even if you do not complete a transaction.
POS SIG purchase (declined) (int'l)	\$0.00	There is no fee for this service

Other		
Inactivity	\$7.95	This is our monthly fee charged when you do not have activity. Inactivity is defined as no balance changing credit/debit transaction activity, excluding fees. You can avoid this fee by using your card for transactions permitted by the cardholder agreement, at least once every calendar month.
Close card	\$0.00	There is no fee for this service
Check Issuance Upon Account Closure	\$10.00	This is our fee charged when your account is closed, and your remaining balance must be sent to you via check.
Returned ACH Deposit	\$1.00	This is our fee charged when there is a reversal of an ACH deposit. A reversal is when the originator of the ACH deposit pulls back the funds loaded to your card.
Replacement card	\$7.95	This is our fee for a replacement card prior to the expiration/valid thru date displayed on the front of the card. It may take up to 14 days to receive your replacement card.
Expedited replacement card	\$20.00	This is our fee assessed each time you request expedited delivery of a replacement card prior to the expiration/valid thru date displayed on the front of the card. It may take up to 7 days to receive your replacement card. This fee is optional and can be avoided by ordering a non-expedited replacement card.

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 **Cascade Financial Technology Corp** by calling **844-940-1229**, by mail at **P.O. Box 81888, Las Vegas, NV 89180-1888**, or visit **www.unionallinone.com**.

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.