

RELOADABLE OR RELOADABLE VISA® PREPAID CARD FEE SUMMARYCUSTOMER SERVICE CONTACT INFORMATION: **Address:** Your Card Now, PO Box 91607, Sioux Falls, SD 57109 | **Website:** YCNcard.com | **Phone Number:** 855-887-1835

| Get Started | | |
|--|-------------------------|---|
| Purchase Fee | \$4.95 | Fee up to \$4.95 when purchasing your card. Fee can be lower depending on where it is acquired. Fee varies by Financial Institution. Fee is assessed by third-party and is not assessed to the card. |
| Secondary Card Purchase Fee | \$4.95 | Fee up to \$4.95 per optional secondary card. Fee can be lower depending on where it is acquired. Fee varies by Financial Institution. Fee is assessed by third-party and is not assessed to the card. |
| Monthly Usage (Primary Card Only) | | |
| Monthly Maintenance Fee | \$4.95 | Unless a reload is made in the first 30 days, the fee will begin 31 days after activation. Monthly fee is waived in any rolling 30 day period in which a reload is made. To avoid this fee, reloads must occur within 30 days of each other. |
| Add Money (Primary Card Only) | | |
| Direct Deposit | \$0.00 | Unless a reload is made in the first 30 days, the fee will begin 31 days after activation. Monthly fee is waived in any rolling 30 day period in which a reload is made. To avoid this fee, reloads must occur within 30 days of each other. |
| Cash Reload at CSE FCU | \$0.00 | You will not be charged a fee by the agent Canton School Employees Federal Credit Union (CSE FCU) when reloading your card at any CSE Location. |
| Cash Reload at NON-CSE locations | \$4.95 | Fee of up to \$4.95 may be collected by reload agents when reloading your card at non CSE locations. This fee is charged by the reload agent and is subject to change. This fee is not deducted from your card account and will not be reflected in any transaction histories. Locations can be found at YCNcard.com |
| Get Cash | | |
| ATM Withdrawl (in-network) | \$0 | "In Network" refers to MoneyPass ATM Network. Locations can be found at YCNcard.com. You will not be charged a fee by us or the ATM operator. |
| ATM Withdrawl (out-of-network) | \$2.50 | This is our fee. "Out of Network" refers to all the ATMs outside of the MoneyPass Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Over-the-Counter Cash Withdrawal | \$2.50 | This is our fee. Third-party fees may apply. |
| Using Your Card Outside the U.S. | | |
| Foreign Transaction Fee | 3% | You will be charged 3% of the U.S. dollar amount of each transaction. Transactions in the U.S. territories may be considered Foreign Transactions. |
| ATM Withdrawal | \$2.50 | This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. A 3% foreign transaction fee will also be applied. |
| Over-the-Counter Cash Withdrawal | \$2.50 | This is our fee. Third-party fees may apply. A 3% foreign transaction fee will also be applied. |
| Third-Party Fees | | |
| Delayed Funding - Mobile Check Load (via Ingo) | \$0 | We do not charge you this fee. This fee is charged by an unaffiliated third-party and may be subject to change without notice. |
| Expedited Funding - Mobile Check Load (via Ingo) | Greater of 4% or \$5.00 | Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card account. This ia a third-party fee and is subject to change. This fee is not deducted from the Card account and will not be reflected in any transaction histories. Standard text message or data rates may apply. |
| Visa ReadyLink Cash Load | \$3.95 | We do not charge you this fee. This fee is charged by an unaffiliated third-party and may be subject to change without notice. |
| Western Union Cash Load | \$3.95 | We do not charge you this fee. This fee is charged by an unaffiliated third-party and may be subject to change without notice. |
| Green Dot Cash Loag | \$4.95 | We do not charge you this fee. This fee is charged by an unaffiliated third-party and may be subject to change without notice. |
| MoneyGram Cash Loan | \$3.95 | We do not charge you this fee. This fee is charged by an unaffiliated third-party and may be subject to change without notice. |
| Other | | |
| Card Replacement | \$10.00 | Card will arrive within 7-10 business days. There is no additional cost to obtain a replacement card at expiration. |
| ATM Balance Inquiry | \$0 | You will not be charged a fee. |
| Customer Service | \$0 | You will not be charged a fee. |
| Inactivity | \$0 | You will not be charged a fee. |

Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation ("FDIC"). Your funds will be held at Pathward, N.A.. In the event the FDIC were to be appointed as a receiver for Pathward, your funds, aggregated with any other funds you have on deposit at such institution, would be eligible to be insured up to \$250,000 for each legal category of account ownership, subject to compliance with FDIC deposit insurance requirements. You are responsible for monitoring the total amount of all direct or indirect deposits held by you or for you with Pathward for purposes of monitoring the amount of your funds eligible for coverage by FDIC insurance. To assist with calculating your FDIC deposit insurance coverage, the FDIC has an Electronic Deposit Insurance Estimator available at <https://edie.fdic.gov>. For more information, see also <https://www.fdic.gov/deposit/deposits/prepaid.html>.

Contact Customer Service by calling 855-887-1835, by mail at Your Card Now, PO Box 91607, Sioux Falls, SD 57109, or visit YCNcard.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.