Universe Silver® Deposit Account Fee Schedule NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION OF YOUR CARDHOLDER AGREEMENT.

Monthly Maintenance Free Monthly Maintenance Free Monthly Maintenance Free Monthly Maintenance Free There is no charge for functivity or gover Account 1993 50.00 50.0	OF YOUR CARDHOLDER AGREEMENT.							
Monthly Municipation Fee Monthly Fee 10, Account anatopool on the Tut day of every month. This fee will 50.90 \$9.95 \$9.95 \$9.00 \$9.00 \$0.00 \$50.00 \$	Service	Description					Employee Plus Account	
Inactivity Fe There is no charge for materiols by our Account. 50.00 50	Maintenance Fees			Account	Account			
Transaction Fee PIN Purchase Fee Each time you make a point-of-side purchase within the United States by selecting PIN Purchase Fee Each time you make a point-of-side purchase outside for the United States by selecting Segment Purchase Fee Each time you make a point-of-side purchase outside for the United States by selecting Each time you make a point-of-side purchase outside of the United States by Each time you make a point-of-side purchase outside of the United States by Each time you make a point-of-side purchase outside of the United States by Each time you make a point-of-side purchase outside of the United States by Each time you make a point-of-side purchase outside of the United States by Each time you make the purchase of the Company of the United States by Each time you make the Each time you make a purchase of the United States by Each time you make the Each	Monthly Maintenance Fee	Monthly fee for Account assessed on the 1st day of every month. This fee will begin 30 days after signing up for the Account.	\$9.95	\$9.95	\$0.00	\$0.00	\$0.00	
PNP Purchase Free	Inactivity Fee	There is no charge for inactivity on your Account.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
## "Selection of general content of general flooring factors by selecting PSN Purchase Fig. Text in the content of the purchase content of the flooring factors by selecting Signature Purchase Fig. Text in the purchase of the content of the purchase of the flooring factors by selecting Signature Purchase Fig. Text in the purchase of the purchase of the flooring factors by selecting of the purchase of	Transaction Fees			1				
International "School of the Control		"debit" and entering your Personal Identification Number ("PIN").	\$0.50	\$0.50	\$0.00	\$0.00	\$0.00	
Bank Telle Windrawal Fee Bank Telle Windrawal	PIN Purchase Fee - International T	"debit" and entering your Personal Identification Number ("PIN").	\$0.50	\$0.50	\$0.00	\$0.00	\$0.00	
Ball Pay Fee Bell Sept Sept Sept Sept Sept Sept Sept Sept	Signature Purchase Fee – International T	Each time you attempt a point-of-sale purchase outside of the United States by selecting "credit" and the transaction is successful.	\$0.50	\$0.50	\$0.00	\$0.00	\$0.00	
Foreign Transaction Fee Foreig	Bank Teller Withdrawal Fee		\$2.50	\$2.50	\$0.00	\$0.00	\$0.00	
Foreign Transaction Fee Direct Depois Fee Arm Verbindrawal Fee Out of Market States under the state of the	Bill Pay Fee		\$2.00	\$2.00	\$1.00	\$1.00	\$1.00	
Briest Deposit Fee Retail Deposi	Foreign Transaction Fee	Each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD).	transaction	transaction	transaction in	transaction in	3% of total transaction in USD	
ATM Windrawal Fee Out of Solidon Selection Option Fee Solidon Selection Option Fee Solidon Selection Option Fee Solidon Selection Select	Direct Deposit Fee	There is no charge to direct deposit funds to your Account.					\$0.00	
ATM Withdrawaya Free —Out of Network and ATM within the United States unless it was additional feed working by the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM of the ATM operator or the network unless the ATM operator or the n	Retail Deposit Fee	Each time you deposit funds to your Account at a retail location. Avoid this fee by	\$3.00	\$2.00	\$0.00	\$0.00	\$0.00	
ATM Withdrawal Fee — Out of displays the Visa Plus Alliance logo. In addition to this fee, you may be charged an additional feestive that the protection of the feet of the protection of the provided Protection is an optional service. This feet is charged each time you request nited and the protection of the protectio	ATM Fees							
ATM Balance Inquity Fee International Part of the State Part of the Complete International Part of the State Part of the		displays the Visa Plus Alliance logo. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network unless the ATM	\$2.50	\$2.50	\$0.00	\$0.00	\$0.00	
This fee is charged each time you request your Account balance using an ATM within the United States unless it displays the Visa Hilance loop. regardless charged an additional fee such charged or additional fee such charged or additional fee such charged or additional fee such time your request your Account balance using an ATM and the fee such time your requests your Account balance using an ATM and the fee such time your requests your Account balance using an ATM and additional fee such time your requests your Account balance using an ATM and additional fee such time your requests your Account balance using an ATM with a fee in charged or additional fee's with a fee in the part of the fee in the fee i		Each time you withdraw cash from an ATM outside of the United States. In addition to this fee, you may be charged an additional fee/surcharge by the ATM	\$4.95	\$4.95	\$0.00	\$0.00	\$0.00	
ATM Balance Inquigo Fee International Attention Fee Interna	ATM Balance Inquiry Fee	This fee is charged each time you request your Account balance using an ATM within the United States unless it displays the Visa Plus Alliance logo, regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network unless the ATM displays the Visa Alliance logo. Track your Account balance via the	\$0.75	\$0.75	\$0.00	\$0.00	\$0.00	
Overdraft Protection Fee Overdraft Protection Fee Overdraft Protection is an optional service. Overdraft protection and 2) you meet the qualification factors outlined in the Deposit Account Agreement for the calendar exceeded the monthly overdraft finitis including fees, the transaction will decline. You can change your overdraft election at any time. See Deposit Account Agreement for the calendar exceeded the monthly overdraft finitis including fees, the transaction will decline. You can change your overdraft election at any time. See Deposit Account Agreement for the Card Replacement Fee — In Store Expedited Application date in a TriteMax store. Expedited Application date in a TriteMax store. Expedited Application date and it is mailed to you via standard USPS shipping. Expedited Application date and it is mailed to you via standard USPS shipping. Expedited Application date in a tritemation of the control of the provided to you replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged. Fee per statement Fee Upgrade Debit Card Fee New Background Option Upgraded Card Fee Customer Photo Option Upgraded Card Fee Customer Photo Option Upgraded Card Fee Customer Photo Option Tee Charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal function of the functionality is enabled for your Account. The personal photo of your Choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your Choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your Choosing after your initial personalized Card has been shipped t		outside of the United States regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network used to complete the transaction. Track your Account balance via the mobile app' and online at no charge or call customer	\$0.75	\$0.75	\$0.00	\$0.00	\$0.00	
there is not a sufficient Available Balance in your Account to cover the transaction. Overdraft Protection is an optional service. Overdraft protection fees will not be assessed unless you 1) opt-in to overdraft protection and 2) you meet the qualification factors outlined in the Deposit Account Agreement for the calendar exceeded the monthly overdraft limits including fees, the transaction will decline, You can change your overdraft election at any time. See Deposit Account Agreement Fee In Store Card Replacement Fee In Store Standard Mail Expedited Card Delivery Fee In 3 Business Day Paper Statement Fee Upgraded Card Delivery Fee In additional cost. The Card Replacement Card is requested prior to Card expiration date and it is mailed to you via standard USPS shipping. Expedited Shipping of your replacement Card is requested prior to Card expiration date and it is mailed to you via standard USPS shipping. Expedited Card Delivery Fee In Store In Store In Card Store In Card Store In Store In Card Store In	Overdraft Protection Fee		L	L	l			
Service Fees Card Replacement Fee - In Store Each time you request this service if the replacement Card is requested prior to Store Card expiration date in a TitleMax store. Standard Mail Each time you request this service if the replacement Card is requested prior to Store Standard Mail Store Each time you request this service if the replacement Card is requested prior to Store Standard Mail Store Each time you request this service if the replacement Card is requested prior to Card expiration date and it is mailed to you via standard USPS shipping. Store	Overdraft Protection Fee	there is not a sufficient Available Balance in your Account to cover the transaction. Overdraft Protection is an optional service. Overdraft protection fees will not be assessed unless you 1) opt-in to overdraft protection and 2) you meet the qualification factors outlined in the Deposit Account Agreement for the calendar month. If you have not opted-in, do not qualify for overdraft protection, or have exceeded the monthly overdraft limits including fees, the transaction will decline. You can change your overdraft election at any time. See Deposit Account	Not Available		item Up to 4 per calendar	item Up to 4 per calendar	\$15.00 per item Up to 4 per calendar month	
Store Card expiration date in a TitleMax store. Card expiration date and its mailed to you via standard UsPs shipping. Card Network International Currency Conversion Fee Card expiration date and it is mailed to you via standard UsPs shipping to you if the functionality is enabled for your Account. This part and part and the part of								
Standard Mail Card expiration date and it is mailed to you via standard USPS shipping. Expedited Card Delivery Fee — 3 Business Day Expedited Card Replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged. Expedited Card Delivery Fee — 3 Business Day Fee per statement each time you request that we mail you a paper statement that is not related to an unauthorized transaction within the last I days. A periodic statement is provided to you electronically each month at no cost. You may also view and print your statement history at no charge by visiting our website. Upgrade Debit Card Fee — New Background Option Fee charged to upgrade the background on your debit Card to a different standard option after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo must meet our image guidelines. Potential Third Party Fees Cash Transfer Services Fee at a Retail Location ATM Surcharge Fee ATM Surcharge Fee Third party ATM operators may charge a fee of each cash transfer service. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Green Dot. Go to greendot.com. This information was accurate as of 9/20/2019. Avoid this fee by setting up direct deposit or sending funds via ACH to your Account	Store	Card expiration date in a TitleMax store.	Up To \$1.20	Up To \$1.20	Up To \$1.20	Up To \$1.20	Up To \$1.20	
ATM Surcharge Fee Againstess Day additional cost. The Card Replacement Fee will also be charged. Fee per statement acat time you request that we mail you a paper statement that is not related to an unauthorized transaction within the last 120 days. A periodic statement is provided to you electronically each month at no cost. You may also view and print your statement history at no charge by visiting our website. Upgraded Card Fees Upgrade Debit Card Fee - New Background Option Fee charged to upgrade the background on your debit Card to a different standard option after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo must meet our image guidelines. Potential Third Party Fees GreenDot may assess a fee for each cash transfer service. This is not our fee and is ubject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Avoid this fee by setting up direct deposit or sending funds via ACH to your Account. Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-Visa Plus Alliance logo. Card Network International Currency Conversion Fee ATM Surcharge Fee The Card Network for your Card (e.g., Visa*, May Hay a personal percentage of than the currency in which your Account was issued. This fee is a percentage of than the currency of the transaction in a currency ofter than mount of the transaction.	Standard Mail	Card expiration date and it is mailed to you via standard USPS shipping.			\$0.00	\$0.00	\$0.00	
Paper Statement Fee statement Fee statement Fee statement is provided to you electronically each month at no cost. You may also view and print your statement history at no charge by visiting our website. Upgrade Card Fees Upgrade Debit Card Fee - New Background Option		additional cost. The Card Replacement Fee will also be charged.	\$16.08		\$10.00	\$0.00	\$0.00	
Upgrade Debit Card Fee-New Background Option Upgrade Debit Card Fee-New Background Option Upgrade Debit Card Fee-Customer Photo Option Upgrade Debit Card Fee-Customer Photo Option Third Party Fees Cash Transfer Services Fee at a Retail Location ATM Surcharge Fee ATM Surcharge Fee Card Network International Currency Conversion Fee Card Network International Currency Conversion Fee Tee charged to upgrade the background on your debit Card to a different standard option of your different standard option and potential as been shipped to you if the functionality is enabled for your Account. The personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo must meet our image guidelines. Potential Third Party Fees GreenDot* may assess a fee for each cash transfer service. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Green Dot. Go to greendot.com. This information was accurate as of 9/20/2019. Account. ATM Surcharge Fee Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo. The Card Network for your Card (e.g. Visa*, Mastercard*, or Discover*) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction.	Paper Statement Fee	not related to an unauthorized transaction within the last 120 days. A periodic statement is provided to you electronically each month at no cost. You may also	\$3.95	\$3.95	\$0.00	\$0.00	\$0.00	
option after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo of your initial personalized Card has been shipped to you if the functional personal photo of your initial personalized Card has been shipped to you if the functional personalized Card has been shipped to you if the functional personal photo of your initial personalized Card has been shipped to you if the functional personal photo of your initial personalized Card has been shipped to you if the functional personal photo of your initial personalized Card has been shipped to you if the functional personal photo of your initial personalized Card has been shipped to you if the functional personal photo of your account. The personal photo of your account. The personal photo of your account. The personal photo only if the functional personal photo of your account. The personal photo only if the functional personal photo of your account. The personal photo only if the functional personal photo of your account. The personal photo only if the functional personal photo of your account. The p	Upgraded Card Fees							
Upgrade Debit Card Fee - Customer Photo Option Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo must meet our image guidelines. Potential Third Party Fees Cash Transfer Services Fee at a Retail Location GreenDot* may assess a fee for each cash transfer service. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Green Dot. Go to greendot.com. This information was accurate as of 9/20/2019. Avoid this fee by setting up direct deposit or sending funds via ACH to your Account. ATM Surcharge Fee Card Network International Currency Conversion Fee The Card Network for your Card (e.g. Visa*, Mastercard*, or Discover*) may assess a fee for currency on make a transaction in a currency other than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction.		option after your initial personalized Card has been shipped to you if the	\$2.95	\$2.95	\$2.95	\$2.95	\$2.95	
Potential Third Party Fees GreenDot*may assess a fee for each cash transfer service. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the cash transfer Services Fee at a Retail Location ATM Surcharge Fee ATM Surcharge Fee Third party ATM operators may charge a fee each time you withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo. The Card Network International Currency Conversion Fee Card Network International Currency Conversion Fee The Card Network for your Card (e.g. Visal*, Mastercard*, or Discover*) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction.	Upgrade Debit Card Fee - Customer Photo Option	Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo must meet our	\$4.95	\$4.95	\$4.95	\$4.95	\$4.95	
Cash Transfer Services Fee at a Retail Location Cash Transfer Services Fee at a Retail Location Cash Transfer Services Fee at a Retail Location ATM Surcharge Fee Card Network International Currency Conversion Fee Cash Transfer Services Fee at a Retail Location is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Up to \$4.95 may load to \$4.95 may load to \$4.95 may load through Up to \$4.95 may load to \$4.95 may load the same up to \$4.95 may load to \$4.95 may load the same up to \$4.95 may load through Up to \$4.95 may load the same up to \$4	Potential Third Party Fees							
ATM Surcharge Fee Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo. Card Network International Currency Conversion Fee Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo. The Card Network for your Card (e.g. Visa*, Mastercard*, or Discover*) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction. May Vary		is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Green Dot. Go to <i>greendot.com</i> . This information was accurate as of 9/20/2019. Avoid this fee by setting up direct deposit or sending funds via ACH to your	May Vary – Up to \$4.95	May Vary – Up to \$4.95	May Vary – Up to \$4.95	May Vary – Up to \$4.95	May Vary – Up to \$4.95	
Currency Conversion Fee than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction. May Vary Ma	ATM Surcharge Fee	Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo.	May Vary	May Vary	May Vary	May Vary	May Vary	
		than the currency in which your Account was issued. This fee is a percentage of	May Vary	May Vary	May Vary	May Vary	May Vary	
Transactions made outside of the 50 United States and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency. Standard message and data rates from your wireless service provider may apply.	Transactions made outside of t	he 50 United States and the District of Columbia are also subject to this conversion fe	e even if they are	completed in U.	S. currency.	1	l	

To find a Visa Plus Alliance ATM, go to usa.visa.com/support/consumer/surcharge-free-atms.html

NOTE: Additional terms about your account can be found in the Deposit Account Agreement provided to you at the time of application. Additional copies are available on our website, in the mobile app, or by calling the number on the back of the card.

The Universe Silver Deposit Account is offered by Central Bank of Kansas City, Member FDIC and the Universe Silver Visa Debit Card is issued by Central Bank of Kansas City, pursuant to a license from Visa U.S.A., Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Account. You should consult your Deposit Account Agreement. If you have any questions regarding the Account or such fees, terms, and conditions, you can contact us toll-free at 800-483-6634 - 24 hours a day -7 days a week -365 days per year.

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