

ReadyFUND\$® Premier Access® Prepaid Mastercard® Payroll Card
Cardholder Agreement Section 1 of 3 of - Short Form Disclosure

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0.00	\$0.00	\$2.50[†]	N/A

ATM balance inquiry (in-network or out-of-network)	\$1.00
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Customer service (After 4 calls per month)	\$2.00* per call
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Inactivity Fee (After 6 months of inactivity)	\$4.95* per month
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We charge (5) other types of fees. Here are some of them:

Decline Fee	\$1.00
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Bank Teller Withdrawal	\$2.50*
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[†] A bank or ATM owner may charge an additional fee for these transactions.

*Fees can be lower depending on how and where this card is used.

See Cardholder Agreement Long Form Fee Disclosure for free ways to access your funds and balance information.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance. Visit: <https://www.fdic.gov/deposit/deposits/prepaid.html>

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the Cardholder Agreement – Long Form Fee Disclosure and Terms and Conditions

There is no fee associated with the purchase of this prepaid card.

There is no fee for activating this prepaid card.

ReadyFUND\$® Premier Access® Prepaid Mastercard® Payroll Card is issued by First Covenant Bank pursuant to license from Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. First Covenant Bank, Member FDIC.