

List of all fees for Universal Access Reloadable Prepaid Access Card

All Fees	Amount	Details
<b>Get Started</b>		
Card Purchase	\$4.95	
<b>Monthly usage</b>		
Monthly Maintenance Fee	\$7.95	
<b>Add Money</b>		
Direct Deposit	\$0.00	Payroll / Tax Refunds / Government Benefits
Load From Financial Institution	\$1.00	This is our fee per transaction. Third party fees may apply.
Cash Reload Fee	\$4.95	Up to \$4.95 in third party fees. See cardholder materials for additional information.
<b>Spend Money</b>		
Point-of-Sale PIN or Signature Transaction	\$0.00	
Money Move – Card-to-Card	\$0.00	
Money Move – Card-to-Bank	\$0.00	
Bill Payment – Electronic or Paper Check	\$0.00	
<b>Get Cash</b>		
ATM Withdrawal	\$0.00	This is our fee. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Withdrawal from a Financial Institution	\$3.00	This is a per transaction fee.
<b>Information</b>		
ATM Balance Inquiry	\$0.00	This is our fee. You may be charged a fee by the ATM operator.
Live or IVR Customer Service Support	\$0.00	No fee for calling our customer service.
Web Access Cardholder Portal	\$0.00	
Email & SMS Alerts	\$0.00	Fees from your mobile or data carrier may apply.
Paper Statement	\$3.50	Per month requested. Account history is available for free online.
<b>Using Your Card Outside the U.S.</b>		
ATM Withdrawal – International	\$0.00	This is our fee. You may be charged a fee by the ATM operator.
ATM Balance Inquiry – International	\$0.00	This is our fee. You may be charged a fee by the ATM operator.
ATM Decline – International	\$0.00	This is our fee. You may be charged a fee by the ATM operator.
Point-of-Sale PIN or Signature Transaction – International	\$0.00	
<b>Other</b>		
Inactivity Fee	\$5.00	Cards with a balance will be assessed a monthly fee after 12 months of no activity.
ATM Insufficient Funds/Decline	\$0.00	This is our fee. You may be charged a fee by the ATM operator.
Secondary Card Order	\$0.00	
Card Replacement (Regular or Express Shipping)	\$7.00 to \$32.00	

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to First National Bank Bemidji, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event First National Bank Bemidji fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact First National Bank Bemidji's customer service provider, TransCard, by calling 1-800-416-6373, by mail at TransCard Customer Service, P.O. Box 1069, Chattanooga, TN 37401, or visit [www.paynuver.com](http://www.paynuver.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).