



# CashPay<sup>®</sup>

## Schedule of Fees

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Effective June 5, 2006

### Company

#### Enrollment –

Account owner electronic enrollment .....	\$4.00 one-time fee, per account
Web application monthly access fee .....	\$5.00 per company user ID, per month

#### Funding –

ACH funding .....	No CashPay fee – Standard ACH per-item fee
Web exception funding (optional) .....	\$4.00 per item
Manual exception processing (optional) .....	\$10.00 per item

### Account owner – Complete fee schedule

#### Monthly fees –

Monthly maintenance .....	\$1.50 per month
Monthly maintenance .....	\$2.00 per month (ATM card only)

#### ATM and purchase transaction fees –

ATM withdrawal domestic* .....	One free per week at Bank of America ATMs, \$1.50 for all others
ATM withdrawal international .....	\$3.50 each
ATM balance inquiries** .....	Two free per month, \$0.50 thereafter
ATM transaction decline .....	One free per week, \$0.50 thereafter
Signature-based purchase at Visa merchants*** .....	Free
Pinned POS purchase (Visa card only) .....	One free per week, \$0.25 per transaction thereafter
Pinned POS purchase (ATM card only) .....	Free

#### Other service fees –

Automated customer service inquiry .....	Four free each month, \$0.50 thereafter
Live customer service inquiry .....	One free each month, \$1.50 for each additional call
International customer service inquiry .....	One free each month, \$5.00 for each additional call
PIN changes .....	One free per year, \$0.50 thereafter
Emergency cash transfer for remaining account balance (under \$20.00) .....	One free per year
Emergency cash transfer domestic .....	\$15.00
Emergency cash transfer international .....	\$30.00
Cash access (limited to available balance only)*** .....	\$15.00
Enrollment via telephone or Internet .....	\$7.00
Card replacement domestic .....	\$15.00
Card replacement – Express delivery (additional charge) .....	\$15.00
Card replacement international .....	Quote provided at time of request, as price varies by country
Foreign exchange fee .....	Two percent of U.S. dollar amount of transaction
Negative balance fee .....	\$15.00
ACH debits for bill payments .....	\$0.50 per item
Duplicate statement .....	\$5.00 per request
Account closure fee (check issued) .....	\$15.00

All account-owner fees may be paid by the company. For the non-Visa card, there is no charge for pinned POS purchases and the monthly fee is \$2.00 for each account owner per month. Note: All account-owner fees are subject to review and change.

\*ATM owners may choose to charge an additional convenience fee or surcharge (a sign should be posted at the ATM to indicate additional fees); however, ATMs displaying Bank of America signs will not charge any additional surcharge to CashPay cardholders.

\*\*Balance inquiries may not be available at all ATMs outside the United States.

\*\*\*This feature is only available with the CashPay Visa card.

## **CashPay<sup>®</sup>—Features and Benefits**

### **Functions like a Check Card (choose credit button at the point-of-sale)**

- Unlimited purchases at no cost
- 1 free ATM withdrawal per week
- Free ATM balance inquiries
- Automated account information and Customer Service Representatives available 24/7
- Complete program support in English and Spanish
- Ability to transfer funds to a checking or savings account
- Secured card activation required prior to use
- Ability to pay bills
- Fees, when applicable, are charged as transactions occur
- Transaction history available via Internet (currently Visa account owners only)
- Monthly statement sent detailing all activity
- No credit qualification or balance requirement
- Lost/stolen/damaged card replacement within 2-3 business days
- Western Union cash transfer available worldwide (fees may apply)
- Access to residual amount of pay available via Visa purchases, cash-back at pinned point-of sale purchase or Western Union
- Saves time –easy access to funds by 9:00 a.m. on payday and no waiting in lines to cash paycheck
- Convenience – use for purchases everywhere Visa is accepted (Visa-branded card only), pinned point-of-sale terminals and to withdraw cash at virtually any ATM 24/7
- Provides security – no need to walk around with large amounts of cash
- Reduces check-cashing cost – some pay up to 15% of face value to cash check at check-cashing stores
- Improves control over money – take only what you need, when you need it
- Account information and customer service available 24 hours a day, 7 days a week



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