

Fee Description	Amount	Details
<b>Getting Started</b>		
Membership Fee	\$99.00 One-Time - Or - \$9.99 Monthly	This is a fee that we charge to enroll you in the Fair Account services and provide our services and products to you. You may either choose to pay your entire Membership Fee all at once in one payment or you may choose to pay it monthly with the first monthly payment being deducted when you load your Account for the first time and then on the same Business Day each month thereafter.
Card Purchase Fee	\$0.00	This is the fee that we charge to purchase your Card.
Activation Fee	\$0.00	This is the fee charged to activate your Card, so it is available to use.
<b>Monthly Usage</b>		
Monthly Maintenance Fee	\$0.00	This is a monthly maintenance fee for maintaining your Card Account and for your Card usage. The Monthly Maintenance Fee will start to be assessed to your Card Account after you activate and load your Card Account for the first time and then every month thereafter. The Monthly Maintenance Fee is charged on the 15th day of every month. If you load your Card Account for the first time on the 15th day of the month, please be aware that the Monthly Maintenance Fee may be charged on the same day as your first load. Otherwise, the Monthly Maintenance Fee will be charged on the 15th of every month starting after your first load.
<b>Add Money</b>		
Direct Deposit Load	\$0.00	This is the fee to load your Card Account with direct deposit.
Cash Load via a GreenDot® MoneyPak®	Up to \$4.95 (Additional POS reload network fee may apply)	This is the fee that we charge to load your Card Account at a retail POS location using your Card. <b>Additional POS reload network fees may apply - we do not control the reload network fees. Be sure to ask the POS location that is loading your Card Account if they charge a separate fee.</b>
Remote Deposit Capture (Mobile Check Deposit)	\$0.00	This is the fee that we charge to load your account with a scanned image of a check using our Remote Deposit Capture Service.
Card to Card Transfer - Debit	\$0.00	This is the fee you pay to transfer funds to another Fair cardholder.
Card to Card Transfer - Credit	\$0.00	This is the fee you pay to receive funds from another Fair cardholder.
<b>Spend or Withdraw Money Within the U.S.</b>		
POS PIN Purchase - Domestic	\$0.00	This is a Point of Sale ("POS") debit purchase, where you are required to enter a PIN.
POS PIN Purchase with Cash Back - Domestic	\$0.00	This is a Point of Sale ("POS") debit purchase with cash back, where you are required to enter a PIN.
POS Signature Purchase - Domestic	\$0.00	This is a POS credit purchase, where you are required to sign a receipt.
ATM Withdrawal - Domestic	\$0.00 (Additional ATM Surcharge Fee may apply)	This is the fee you pay to withdraw funds from an ATM in the U.S. <b>The ATM owner/operator may charge an additional fee (typically called an "ATM Surcharge Fee") not included in this amount. We do not control or set this fee. The ATM owner/operator is generally required to disclose the ATM Surcharge Fee to you prior to making a cash withdrawal.</b>
Bank Teller Cash Withdrawal	\$0.00	This is the fee you pay to get funds from a bank teller withdrawal. <b>Please note that the individual bank that you withdraw the funds from may charge a separate fee. Fair does not control the fees that individual bank tellers may charge for this service. Please check with your bank teller location to understand their fees before withdrawing funds.</b>
Card to Bank Transfer	\$0.00	This is the fee you pay for transferring money from your Card Account to your bank.

Remittance Withdrawal	\$0.00 (Additional Remittance Company Fee may apply)	This is the fee you pay to send funds to an individual through a licensed money transmitter ("Remittance Company") such as Western Union. <b>The Remittance Company may charge a fee in addition to this fee. Be sure to ask the Remittance Company if they charge a separate fee.</b>
Online Merchant Payment	\$0.00 (Additional Merchant or Service Provider Fee may apply)	This is the fee for making payments to a merchant or service provider online (for example, paying your mobile phone bill, utility bill, car payment, etc.), typically through the merchant's or service provider's online payment portal. <b>The merchant or service provider may charge a separate fee for using their payment portal. We do not control the merchant or service provide fee. Be sure to check with the merchant or service provider to determine if they will assess a separate fee.</b>
Bill Payment - Electronic	\$0.00	This is the fee to make an electronic payment to a third party utilizing our service provider's online bill payment service.
Bill Payment - Paper Check	\$0.00	This is the fee to make a payment to a third party via a physical check utilizing our service provider's online bill payment service.
Expedited Bill Payment	\$6.00	This is the fee to make an ACH payment to a third party in one Business Day (availability may be limited) using our service provider's online bill payment service.
<b>Spend or Send Money Outside the U.S.</b>		
POS PIN Purchase - International	\$0.00	This is a POS debit purchase made outside of the U.S. where you are required to enter a PIN.
POS PIN Purchase with Cash Back - International	\$0.00	This is a POS debit purchase with cash back made outside of the U.S. where you are required to enter a PIN.
POS Signature Purchase - International	\$0.00	This is a POS credit purchase made outside of the U.S. where you are required to sign a receipt.
ATM Withdrawal - International	\$0.00 (Additional ATM Surcharge Fee may apply)	This is the fee you pay to withdraw funds from an ATM outside of the U.S. <b>The ATM owner/operator may charge an additional ATM Surcharge Fee not included in this amount. We do not control or set this fee. The ATM owner/operator is generally required to disclose the ATM Surcharge Fee to you prior to making a cash withdrawal.</b>
International Funds Transfer (Remittance)	Fair charges between 1% and 3% depending upon the transaction amount. (Please refer to description at right)	This is the fee you pay to send money from your Card to a person internationally utilizing the NIUM / money remittance service through the NIUMOpen Money Global Platform NIUM charges a fee in the form of a markup to convert your remittance from U.S. Dollars to the currency you are sending. Fair makes money when it converts your U.S. Dollars to the receiver's currency. The NIUM and Fair markup will be included in the rate that you are quoted at the time you initiate the transfer. Fair does not control the amount that NIUM charges.
<b>Information</b>		
ATM Balance Inquiry - Domestic	\$0.00 (Additional ATM Surcharge Fee may apply)	This is a fee to obtain the balance of your Card Account at an ATM in the U.S. <b>The ATM owner/operator may charge an additional ATM Surcharge Fee not included in this amount. We do not control or set this fee. The ATM owner/operator is generally required to disclose the ATM Surcharge Fee to you prior to making a cash withdrawal.</b>
ATM Decline - Domestic	\$0.00 (Additional ATM Surcharge Fee may apply)	This is a fee charged to your Card Account if an ATM transaction is declined at a U.S. ATM machine. <b>The ATM owner/operator may charge an additional ATM Surcharge Fee not included in this amount. We do not control or set this fee. The ATM owner/operator is generally required to disclose the ATM Surcharge Fee to you prior to making a cash withdrawal.</b>
ATM Balance Inquiry - International*	\$0.00 (Additional ATM Surcharge Fee may apply)	This is a fee to obtain the balance of your Card Account at an ATM outside of the U.S. <b>The ATM owner/operator may charge an additional ATM Surcharge Fee not included in this amount. We do not control or set this fee. The ATM owner/operator is generally required to disclose the ATM Surcharge Fee to you prior to making a cash withdrawal.</b>
ATM Decline - International*	\$0.00 (Additional ATM Surcharge Fee may apply)	This is a fee charged to your Card Account if an ATM transaction is declined at an ATM outside of the U.S. <b>The ATM owner/operator may charge an additional ATM Surcharge Fee not included in this amount. We do not control or set this fee. The ATM owner/operator is generally required to disclose the ATM Surcharge Fee to you prior to making a cash withdrawal.</b>

Other		
Customer Service IVR Call	\$0.00	This is the fee for automated, interactive voice recognition support.
Customer Service Live Agent Call	\$0.00	This is the fee for live customer support calls.
Replacement Card	\$4.95	This is the fee to replace a lost or stolen card through regular mail service (average of 7-10 Business Days).
Replacement Card - Expedite	\$35.00	This is the fee to replace a lost or stolen card and receive it in approximately 2 Business Days.
Additional Card or Card for Secondary Cardholder - Same Card Account	\$0.00	This is the fee to order an additional Card that is attached to the same account. Only one (1) additional Card may be ordered for each Card Account.
Closed Account Check Issue Fee	\$5.00	This is the fee you pay to close your account and receive any Excess Funds by check.
Paper Account Statement	\$0.00	This is the fee to have a paper statement printed and mailed to you. <b>If you are requesting a paper statement to review your Card Account for a potential error, to report an error on your Card Account, or dispute a transaction, please let the Customer Service Representative know so this fee can be waived or refunded.</b>
Currency Conversion Fee	0.00	This is the fee you pay in addition to the MasterCard Currency Conversion Fee for converting a transaction in U.S. Dollars to another currency or for converting a transaction in another currency to U.S. Dollars. This fee is in addition to the MasterCard Currency Conversion Fee.
Replace Expired Card	\$0.00	This is the fee to replace your Card when your existing Card expires.
Bill Pay Stop Payment Fee	\$0.00	This is the fee you pay to place a stop payment on a Bill Payment transaction.
ACH Debit Stop Payment Fee	\$0.00	This is the fee you pay to place a stop payment on an ACH Debit or preauthorized transfer transaction.
Paper Statement Review	\$0.00	This is the fee to have a Customer Service Representative review your statement or transaction history with you.
Remote Deposit Capture Returned Item Fee	\$35.00	This is the fee that we charge to recover or represent an item that was deposited utilizing the Fair Remote Deposit Capture Service and will apply EACH TIME an item is returned or returned not paid.

**Tip to avoid ATM fees:**  
Select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.

This Cardholder Agreement is effective May 1, 2021.