

LendingFrog.com Prepaid MasterCard® Schedule A – Cardholder Fees and Transaction Limits

Description	Amount	When You Are Charged	How to Minimize or Avoid the Fee
Fees for Getting Started			
One-Time Account Setup (non-refundable)	\$5.95	Upon Card activation.	
Fees for Recurring Services			
Monthly Fee	\$3.00. If you load at least \$500 through direct deposit in any monthly cycle, the fee will be waived in the next billing cycle.	On the last day of your first statement cycle after Card activation and the last day of each statement cycle thereafter. The monthly fee will be refunded to your Card in full on the last day of each statement cycle if you have had one or more direct deposits totaling \$500 or more credited to your Card during the statement cycle.	Enroll in direct deposit with your employer or government benefits provider and make sure your direct deposits each statement cycle total \$500 or more.
Additional Monthly Fee for Secondary Card	\$2.95	On the last day of your first statement cycle after activation of the secondary card and the last day of each statement cycle thereafter.	
Fees for Spending/Transferring Money in U.S.			
PIN Purchase	\$0.50	Each time you make a point-of-sale purchase by selecting "debit" and entering your Personal Identification Number ("PIN").	You can make a signature purchase at no charge by selecting "credit" at checkout and signing for your purchase (if requested to do so by the merchant).
Card-to-Card Transfer (from your Card to another Cardholder, Card to Card was previously referred to as Account to Account)	\$1.50	Each time you transfer funds from your Card to another Cardholder on our system.	
Fees for Getting Cash in U.S.			
ATM Cash Withdrawal*	\$1.50	Each time you withdraw cash from an ATM. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction. Checking your balance prior to conducting a withdrawal may also result in a Balance Inquiry Fee (see below).	You can make a PIN purchase and request cash back. ATM owners may charge additional fees. To avoid these charges, use an ATM in the surcharge-free MoneyPass® Network. To search for surcharge-free AMS's visit www.moneypass.com .
Bank Teller Cash Withdrawal	No Charge	Each time you request a cash withdrawal from a bank teller.	
Fees for Adding Money			
Cash Load Through GreenDot or Western Union Reload Locations or Using the GreenDot MoneyPak®	Varies by location; approx. \$4.95 per load	Third party reload networks (e.g. GreenDot and Western Union) may assess a fee for each load. Visit the website shown on the back of your Card to find a list of reload network locations. Be sure to ask about the cost before conducting the load.	Direct deposit your paycheck or government benefits to your Card at no charge. Obtain your direct deposit form online or by calling us. You may also make a cash load at no charge through any retail location that sells the LendingFrog.com Card
Other Fees			
ATM Balance Inquiry	\$1.00	This fee is charged each time you request your Card balance using an ATM regardless of whether you also conduct a cash withdrawal.	You can conveniently track your balance at no charge online, by calling us, or by enrolling in SMS balance alerts. Standard Carrier charges may apply.
Mailed Statement	\$1.95	Each time you request this service if requested more than 2 times every 6 months.	You can view and print your account transaction history online at no charge.
Secondary/Replacement Card	\$4.95	Each time you request this service if the replacement/secondary Card is requested prior to Card expiration date.	Take good care of your Card and always keep it in your possession. You will not be assessed this fee if your Card was stolen
Expedited Delivery Fee	\$20.00 - \$40.00	Expedited shipping is available upon request at an additional cost. The cost will vary based on delivery location and the type of expedited shipping requested	Visit your local LendingFrog.com location for a replacement card.
Fees for Declined Transactions and Transactions that Result in a Negative Card Balance			
Purchase Decline (Signature or PIN)	\$0.50	Each time a point-of-sale or online purchase is declined for insufficient funds.	Keep track of your balance and only attempt transactions in amounts less than or equal to the available balance on the Card.
ATM Decline	\$1.00	Each time an ATM cash withdrawal request is declined for insufficient funds.	You can conveniently track your balance at no charge by visiting us online, by calling us, or enrolling in SMS balance alerts. (Standard Carrier rates may apply). Unless you obtained your Card through your employer or you receive electronic deposits of Federal benefits to your Card , an Insufficient Funds (NSF) Fee will be charged for Transactions that cause the available balance on your card to go negative, including ACH Debit Transactions and any purchase Transactions where the retailer or merchant does not request authorization and the resulting charge results in a negative balance.
ACH Decline	\$14.95	Each time an ACH debit transaction is declined as unauthorized or insufficient funds.	
Fees for LendingFrog.com Checks			
Check Purchase Fee (per pack of 3)	\$3.95	Each time you request a pack of LendingFrog.com Checks from us. Per pack of 3 up to 18 checks.	
Check Authorization	\$1.50	Each time you are issued a LendingFrog.com check authorization code.	
Unauthorized Check Presentment	\$14.95	Each time an unauthorized LendingFrog.com check is presented to us for payment.	Make signature purchases with your card if MasterCard is accepted.
Check Stop Payment/Redeposit of Voided Check Funds	\$19.95	Each time you request a stop payment on a LendingFrog.com check or voided check funds are re-credited to your account.	
Fees for Spending Money Outside the U.S.			Transaction Limits
International Signature Purchase	\$1.00	Each time you select "credit" and sign for a purchase outside the U.S.	Purchase Limits \$5,000/DAY
International PIN Purchase	\$1.00	Each time you make a purchase outside the U.S. by selecting "debit" and entering your PIN.	Cash Withdrawal Limits \$1,000/DAY
International ATM Cash Withdrawal	\$3.00	Each time you use an ATM outside the U.S. to withdraw cash. You may also be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).	Load Limit \$10,000/DAY
Currency Conversion	2% of transaction amount	Each time you obtain funds or make a purchase outside the U.S.	Maximum Card Balance \$10,000
			Card to Card Transfer Limit \$5,000/DAY

Effective September 2015

This Card is issued by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from MasterCard International, Inc. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank. © 2014.