

We reserve the right to revise the Fee Schedule from time to time, and will notify you in accordance with the Terms and Conditions. You acknowledge that by maintaining an Account and/or continuing to use the Services after such notification, you are thereby agreeing to any such revisions to the fees.

FEE SCHEDULE FOR THE VENTRA CARD'S OPTIONAL MONEY NETWORK® MASTERCARD® PREPAID DEBIT ACCOUNT

To activate the optional Prepaid Debit Account or for questions, visit ventrachicago.com or call **Customer Service** at 1.877.NOW.VENTRA (669.8368). The Money Network Service will deduct applicable fees from your Account balance for the services and transactions listed below.

For the latest information about potential Transit Account fees, the Transit Account User Agreement Terms and Conditions or other questions, visit ventrachicago.com or call **Customer Service** at 1.877.NOW.VENTRA (669.8368).

CARD REPLACEMENT	FEE
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A third party fee is charged for Card replacement. Reference the Ventra Program User Agreement Terms and Conditions for Transit at Ventrachicago.com for card replacement fees and procedures or call the Ventra Customer Service Call Center at 1.877.NOW.Ventra (1.877.669.8368).

ADDING MONEY TO YOUR PREPAID DEBIT ACCOUNT	FEE
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Direct Deposit (for example: payroll check, tax refund and child support, among other payments)	\$0.00
Load Cash at Participating Reload Providers (this fee may vary by reload network agent) To find participating reload locations, use the Money Network mobile app (available at the App Store and Google Play). Visit ventrachicago.com or call the Ventra Customer Service Call Center at 1.877.NOW.Ventra (1.877.669.8368)	Assessed by Third Party
Transfer Funds from a Personal Bank Account to Your Prepaid Debit Account (ACH Transfer) Note: The originating bank may charge the bank account owner a fee for funds transferred from that bank account to your Prepaid Debit Account.	\$0.00

SPENDING MONEY ON YOUR PREPAID DEBIT ACCOUNT	FEE
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ATM Withdrawals Domestic In-Network ATMs Find participating surcharge-free ATMs near you by using the Money Network mobile app (available at the App Store and Google Play) or visit ventrachicago.com .	\$0.00
ATM Withdrawals Domestic Out-of-Network ATMs Note: An additional separate fee (surcharge) may be charged by an owner or operator of an ATM and/or any network used for the transaction.	\$1.50
ATM Withdrawals International ATMs Note: This fee does not include any fee (surcharge) that may be separately charged by an owner or operator of an ATM and/or any network used for the transaction. Also, a conversion fee applies to international transactions (see "Foreign Transactions Conversion Fee" for details).	\$3.00
Bank Teller Over-the-Counter Cash Withdrawal and Decline Domestic and International Note: A conversion fee applies to international transactions (see "Foreign Transactions Conversion Fee" for details).	\$2.00
Cash Back with a PIN-debit Purchase at Point-of-Sale Domestic and International Note: The owner or operator of a POS terminal and/or any network used for the transaction may charge a separate fee. Also, a conversion fee applies to international transactions (see "Foreign Transactions Conversion Fee" for details).	\$0.00
Foreign Transactions Conversion Fee Note: This fee is two percent (.02) of the converted amount for international ATM and POS transactions in the card association network. If a foreign currency ATM transaction is converted to U.S. dollars before it is entered into the card association network, the conversion rates, fees and charges of the entity that did the conversion will apply.	2%
Cross Border Transactions Note: You will be charged a fee of eight tenths of one percent (.008) of each cross border transaction amount using the same currency.	0.8%
Money Network™ Check (use, order, stop payment or cash at participating check-cashing providers) Find participating providers near you by using the Money Network mobile app (available at the App Store and Google Play) or visit ventrachicago.com .	\$0.00
Purchases at Point-of-Sale Domestic and International Note: The owner or operator of a POS terminal and/or any network used for the transaction may charge a separate fee. Also, a conversion fee applies to international purchases (see "Foreign Transactions Conversion Fee" for details).	\$0.00
Transfer Funds to a Personal Bank Account (ACH transfer)	\$2.00

MANAGING MONEY ON YOUR PREPAID DEBIT ACCOUNT	FEE
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Monthly Maintenance Fee (applies <u>only</u> if no funds are loaded within a consecutive 18-month period) Note: If funds are loaded within an 18-month period, you will not be charged this fee. Subject to applicable law, if no funds are loaded within an 18-month period, this fee will be deducted from your Account each month starting on the 19 th month until your balance reaches zero or until you load more funds.	\$2.00
Balance Inquiry and Alerts via Mobile App, Phone (automated IVR), Online Access, or Notifications (push, email or text) Note: Standard Message and Data rates may apply for notifications.	\$0.00
Balance Inquiry and Declines at ATM Domestic In-Network ATMs	\$0.00
Balance Inquiry and Declines at ATM Domestic Out-of-Network ATMs	\$0.00
Balance Inquiry and Declines at ATM International ATMs Note: A conversion fee will apply to international transactions (see "Foreign Transactions Conversion Fee" details).	\$3.00
Balance Refund Check	\$5.00
Customer Service 24/7 by calling 1.877.NOW.VENTRA (669.8368)	\$0.00
Monthly Paper Statement Note: <u>View statements online at no charge.</u> You can call to request a printed 60-day transaction history at no charge.	\$1.00

TRANSACTION LIMIT SCHEDULE FOR THE PREPAID DEBIT ACCOUNT ¹	
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ATM Withdrawal Limit	\$400 per transaction and per day (bank or ATM owner limits may be less)
Point-of-Sale (POS) Transaction	\$2,500 per transaction and per day
Money Network Check Limit	\$9,999 per check and per day ²
Bank Teller Over the Counter Cash Withdrawal	\$5,000 (bank limits may be less)
Direct Deposit Loads (Payroll, Tax Refunds and Others)	\$8,000 per calendar month
Retail or Reload Agent Loads	\$950 per transaction and per day; \$3,000 per calendar month ¹
ACH Loads (Bank transfers)	\$4,000 per day; \$8,000 per calendar month ¹
Reloadable Card Balance Maximum Allowed	\$5,000 at any time

1 For security and regulatory reasons, we may further limit the number, type or dollar amount of transactions you may make to your Account or suspend the use of your Account and/or Card.

2 Although \$9,999 is the maximum payable for one individual Money Network Check at any check cashing location and for multiple Money Network Checks in one day, some check cashing locations may impose lower limits.