

## FEE AND TRANSACTION LIMIT SCHEDULE FOR THE MONEY NETWORK® SERVICE

The Money Network Service will deduct applicable fees from your Money Network (MN) Account or GPR - General Purpose Reloadable ("Portable") Account<sup>1</sup> balance for the services and transactions listed below. For details, see your Account Holder Agreement and other information in your Welcome Packet, visit [moneynetwork.com/walmart](http://moneynetwork.com/walmart) or call Customer Service at 1.800.903.4698. See footnote 1 (below) to learn more about the automatic conversion process to a GPR - General Purpose Reloadable ("Portable") Account. We reserve the right to revise the Fee Schedule from time to time, and will notify you in accordance with your Account Holder Agreement and applicable law. 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.

SPENDING MONEY	MN ACCOUNT (Associates)	GPR ACCOUNT <sup>1</sup> (Former Associate)	SECONDARY CARD
PIN Point-of-Sale Transactions (for purchases, declines, cash back and returns)   U.S. and Non-U.S. A foreign transaction conversion fee of 2% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See "Foreign Transaction Fees" in your Account Holder Agreement for more information.	\$0.00	\$0.00	\$0.00
Signature Point-of-Sale Transactions (for purchases, declines and returns)   U.S. and Non-U.S. A foreign transaction conversion fee of 2% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See "Foreign Transaction Fees" in your Account Holder Agreement for more information.	\$0.00	\$0.00	\$0.00
Cash Withdrawal at Walmart Stores or Sam's Club POS	\$0.00	\$0.00	\$0.00
Money Network® Check (use, order, or stop payment; cash at participating check-cashing locations) To find participating locations, use the Money Network® Mobile App (available at the App Store® and Google Play™), visit <a href="http://moneynetwork.com/walmart">moneynetwork.com/walmart</a> or call Customer Service at 1-800-903-4698.	\$0.00	\$0.00	\$0.00
Transfer Funds to a U.S. Bank Account (ACH transfer)	\$0.00	\$0.00	\$0.00
Transfer Funds from your Account to a Secondary Card	\$0.00	\$1.00	N/A
Bank Teller Over-the-Counter Cash Withdrawal (at any bank that displays the Mastercard® acceptance mark)	\$0.00	\$5.00	\$0.00
ATM Withdrawals   U.S. ATMs *For MN Associate Accounts, the first ATM withdrawal each pay period is free. A fee will apply for additional withdrawals until the next pay period. An additional surcharge may be separately charged by an owner or operator of an ATM.	\$2.00*	\$2.00	\$2.00
ATM Withdrawals   Non-U.S. ATMs An additional surcharge may be separately charged by the ATM's owner or operator. A foreign transaction conversion fee of 2% will apply to non-U.S. transactions. A Cross Border Transaction Fee of 0.8% will also apply. See "Foreign Transaction Fees" in your Account Holder Agreement for details.	\$2.00	\$2.00	\$2.00

MANAGING MONEY	MN ACCOUNT (Associates)	GPR ACCOUNT <sup>1</sup> (Former Associate)	SECONDARY CARD
Monthly Account Maintenance Fee (applies <u>only</u> to GPR - General Purpose Reloadable ("Portable") Accounts)	\$0.00	\$3.00	\$0.00
Balance Inquiries and Alerts   via Walmart Store or Sam's Club at POS; Mobile App; Automated Phone System; Customer Service; Online Access; or Notifications (push, email or text) Your wireless carrier's standard messaging and data rates may apply.	\$0.00	\$0.00	\$0.00
Balance Inquiries and Declines at ATM   U.S. and Non-U.S. ATMs An additional surcharge may be separately charged by the ATM's owner or operator.	\$0.00	\$1.00	\$0.00
Customer Service 24/7: 1-800-903-4698	\$0.00	\$0.00	\$0.00
Monthly Paper Statement by Mail You may view statements online at no charge. Call Customer Service to request a 60-day transaction history at no charge.	\$0.50	\$2.00	\$0.50
Request a Secondary Card for a Family Member, Dependent or Caregiver Visit <a href="http://moneynetwork.com/walmart">moneynetwork.com/walmart</a> for more information	\$0.00	\$3.00	N/A
Replacement Card with Standard Delivery	\$0.00	\$3.00	\$0.00
Replacement Card: Additional Fee for Expedited Delivery	\$10.00	\$15.00	\$10.00

ADDING MONEY	MN ACCOUNT (Associates)	GPR ACCOUNT <sup>1</sup> (Former Associate)	SECONDARY CARD
Payroll Direct Deposit	\$0.00	\$0.00	N/A
Direct Deposit of Other Funds (for example: tax refunds, child support, etc.)	\$0.00	\$0.00	N/A
Load Cash on Account at Walmart Store or Sam's Club POS	\$0.00	\$3.00	N/A
Load Cash on Account at Other Locations (fee set by each location) To find participating reload locations, use the Money Network® Mobile App (available at the App Store® and on Google Play™), visit <a href="http://moneynetwork.com/walmart">moneynetwork.com/walmart</a> or call Customer Service at 1-800-903-4698.	Varies	Varies	N/A

TRANSACTION LIMIT SCHEDULE <sup>2</sup>	
ATM Withdrawal Limit	\$600 per transaction and per day (ATM owner may have lower limits)
Purchase Transactions at Point-of-Sale (POS)	\$2,999.99 per transaction and per day
Money Network® Check Limit	\$9,999.99 per check and per day (some check cashing locations may have lower limits)
Cash Withdrawal at Walmart Store or Sam's Club POS	\$9,999.99 per transaction and per day
Bank Teller Over the Counter Cash Withdrawal	\$9,999.99 per transaction and per day (bank may have lower limits)
Payroll Loads	No Limit
Non-Payroll ACH Loads (Tax Refunds and Others)	\$4,000 per day; \$8,000 per calendar month
Retail or Reload Agent Loads	\$1,100 per transaction; \$2,500 per day; \$5,000 per calendar month
Account Balance   Maximum Allowed	\$8,000 at any time (no limit for employer payroll loads)
ACH Transfer to a Bank Account	\$9,999.99 per transaction and per day
Transfer to Secondary Card	\$1,000 per day; \$2,000 per calendar month

1 If you leave your current employment, your Money Network Account will automatically be converted to a GPR - General Purpose Reloadable ("Portable") Account 60 days from the date of termination through whom you initially enrolled to receive your Money Network Card in accordance with your Account Holder Agreement. Upon conversion to a GPR - General Purpose Reloadable ("Portable") Account, the fees set forth in this fee schedule under the heading "GPR Account" will apply; including a Monthly Account Maintenance Fee. You may avoid this monthly fee by withdrawing or spending the funds in your Money Network Account prior to day 60 of your termination date.

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