

List of all fees for Boys & Girls Clubs of Laredo Mastercard (“List of All Fees”)

Fee	Fee Description Online/Statement	Fee Amount	Details
Maintenance			
Monthly Fee	Monthly Fee	Up to 5.95	This is our fee and will be charged to the Primary Card Account on the 2 nd day of each month. This fee is waived on all accounts if one (1) or more load or deposit transactions have occurred in the previous thirty (30) days. If the Primary Card Account does not have sufficient balance to cover the fee, funds may be transferred from Sub-Card Account(s) to the Primary Card Account or the fee may be charged to one of the sub-card accounts. This fee will not be individually assessed to each Sub-Card Account.
Add money			
Instant Debit Card Load	Debit Card Load Fee	2.5% of the load amount	This is our fee for processing a real-time load to your card account using a Debit Card.
Cash Reload	<i>This fee will not be itemized on your statement</i>	Up to \$5.95	This is not our fee. Fees up to \$5.95 may apply when reloading your card at a GreenDot® and Mastercard® rePower location. This fee is subject to change. We will not charge any additional fees for Cash Reloads.
Mobile Check Loads	<i>This fee will not be itemized on your statement</i>	Up to 5% of the check's face value	This is not our fee. This is a third-party fee charged when you use the Ingo Money Mobile Check Cashing feature to cash a check when logged into your card account via the mobile application. The rate may vary from 1% to 5%, however there is a \$5.00 minimum fee. The fee is charged for immediate availability. There is no fee for standard availability which is 10 days. Please see www.ingomoney.com/small-business-faq to find exact fees for a cashed check load to your card. These fees are subject to change by the third-party.
Withdrawal money			
Push-to-Debit Card Withdrawal	Debit Card Withdrawal Fee	2.5% of the withdrawal amount	This is our fee for processing a real-time withdrawal from your card account to an external bank account using a Debit Card.
PayPal / Venmo Withdrawal	PayPal / Venmo Withdrawal	\$2.00	This is our fee for processing a real-time withdrawal from your card account to a PayPal or Venmo account.
Check Issuance	Issue Check Fee	\$3.00	This fee will be charged each time you request a check to be sent for a part or all the balance on your card, to yourself or to pay a bill. There is no fee to request account closure and a check for the full balance available on your card account.
Get cash			
In-Network (Allpoint) ATM Withdrawal	Cash Withdrawal Fee	\$0.00	There is no program or third-party ATM operator fees when you withdrawal funds from an ATM in the Allpoint Network. Locate an Allpoint ATM at https://www.allpointnetwork.com/index.html#where . You may also request cash back by selecting “Debit” and/or entering your PIN when making a purchase at a participating retail location. There is no program fee assessed for cash back transactions.
Out-of-Network ATM Withdrawal	Cash Withdrawal Fee	\$2.50	This is our program fee for ATM cash withdrawals in the U.S. when you do not use an ATM in the Allpoint Network. The ATM operator may also charge you a fee, even if you do not complete a transaction. For a No-Charge ATM transaction and to avoid operator fees , locate an Allpoint ATM at https://www.allpointnetwork.com/index.html#where .

Over-the-Counter Withdrawal	Cash Withdrawal Fee	\$2.50	This is our fee for “Over-the-Counter” (OTC) cash withdrawals at financial institutions or retailers in the U.S who offer this service. The OTC location may also charge you a fee.
PIN4® Cardless Cash Withdrawal	Cardless Cash Withdrawal Fee	\$5.00	This is our fee for cash withdrawals using the PIN4 Cash withdrawal network. This network enables cash withdrawals at ATMs and retail locations. Please see www.pin4cashatm.com for locations.

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Information			
ATM Balance Inquiry	ATM Balance Inquiry Fee	\$0.50	This is our fee for an ATM balance inquiry. The ATM operator may also charge you a fee, even if you do not successfully complete the inquiry. You can avoid this fee by checking your balance using our automated phone service at 855-449-2273 or visiting us online at https://BGCLaredo.cards .
Using your Card outside the U.S.			
International ATM Withdrawal	International Cash Withdrawal Fee	\$2.50 + 3%	This percentage and flat fee is our fee for international ATM cash withdrawals. The ATM operator may also charge you a fee even if the transaction is not completed.
International POS Purchase (Signature or PIN)	International Purchases	3%	This is the percentage of the total US dollar purchase amount you will be charged for any international purchase.
International Overthe-Counter Withdrawal	International Cash Withdrawal Fee	\$2.50 + 3%	This percentage and flat fee is our fee for international “Over-the-Counter” (OTC) cash withdrawals at non-U.S. financial institutions or retailers who offer this service. The OTC location may also charge you a fee.
International ATM Balance Inquiry	ATM Balance Inquiry Fee	\$0.50	This is our fee. The ATM operator may also charge you a fee, even if you do not successfully complete the inquiry. You can avoid this fee by checking your balance online at https://BGCLaredo.cards .
Other			
Sub-Card Creation	Sub-Card Fee	\$4.95	This is our one-time fee for a sub account card. Your first sub account card is available at no cost.
Replacement Card	Reissue Card Fee	\$4.95	This is our fee assessed each time you request a replacement card prior to the expiration/valid thru date displayed on the front of the card. This fee will not be charged if you have reported unauthorized transactions on the card being replaced.
Wearable Device	Wearable Device Purchase Fee	Up to \$29.95	This is a one-time fee charged when ordering a wearable contactless payments device or charged if replacing a wearable contactless payments device through our website or mobile application. The exact purchase price of the device will be disclosed prior to completing an order. Please note that wearable devices purchased at retail locations may have a higher purchase price than disclosed here.
Inactivity	Inactivity Fee	\$5.95	This is our fee assessed to each Sub-Card Account each calendar month after a Sub-Card has had no activity (no purchases, cash withdrawals, loads) for twelve (12) consecutive months. The fee will be assessed beginning on the 2nd day of the 13th month. You can avoid this fee by using your card for the previously mentioned activities, at least once each calendar year.

Expedited Check or Physical Card Request	Expedited Delivery Fee	\$29.00	This fee will be charged when a check or card is requested for expedited (2-3 day) delivery.
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Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sunrise Banks N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event the Bank fails, if specific deposit insurance requirements are met and we have been able to verify your identity. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact us by calling 1-855-449-2273, by mail at Customer Service Department, P.O. Box 700172, San Antonio, TX, 78270, or visit BGCLaredo.cards.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.