You have several options to receive your payments: direct deposit to your bank account; direct deposit to your own prepaid account; or this benefits card. Tell the benefits office which option you choose.

<table>
<thead>
<tr>
<th>Monthly fee</th>
<th>Per purchase</th>
<th>ATM withdrawal</th>
<th>Cash reload</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0 in-network</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1.95* out-of-network</td>
<td></td>
</tr>
</tbody>
</table>

ATM balance inquiry (in-network or out-of-network) $0 or $1.95*

Customer service (automated or live agent) $0 or $1.95 per call

Inactivity $0

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We charge 4 other types of fees. Here are some of them:

[Additional fee type] $0.50 or $1.00

[Additional fee type] $3.00

* This fee can be lower depending on how and where this card is used. [See [location] for free ways to access your funds and balance information.]

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

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

Find details and conditions for all fees and services in the cardholder agreement.