

NOTICE OF CHANGE TO YOUR ALABAMA DEBIT MASTERCARD® CARD

Effective **February 1, 2017** changes are coming to your Alabama Debit MasterCard Card. The following fees associated with using your card will be changing.

Fee Description	Cost/Fee
Teller-assisted Cash Withdrawal	<ul style="list-style-type: none"> • One (1) for no fee per deposit • If no deposit, one (1) for no fee per month • \$3.00 for each additional withdrawal
ATM Denial	<ul style="list-style-type: none"> • \$0.50 for each ATM denial • An ATM denial occurs when there are not available funds to cover your cash withdrawal request
ATM Withdrawals (In-Network)	<ul style="list-style-type: none"> • One (1) for no fee per deposit • If no deposit, one (1) ATM withdrawal per month for no fee at MoneyPass ATMs • \$1.75 for each additional withdrawal
ATM Withdrawals (Out-of-Network)*	\$2.00 for each ATM withdrawal not conducted at MoneyPass ATMs
ATM Balance Inquiry (In-Network or Out-of-Network)	\$0.50 for each ATM balance inquiry
International ATM Fee	\$2.00 for each International ATM withdrawal
Customer Service Interactive Voice Response (IVR)	<ul style="list-style-type: none"> • One (1) for no fee per month • \$0.45 for each additional inquiry
Card Replacement	<ul style="list-style-type: none"> • \$5.00 for each replacement card <ul style="list-style-type: none"> - Standard Delivery (5 to 8 business days) - Expedited Delivery (2 to 3 business days); Expedited Card Delivery Fee also applies
Expedited Card Delivery Fee	\$20.00 per request
Inactivity Fee**	\$1.75 after 180 days of inactivity

* ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Read the screen message carefully for information related to surcharges before you press "Enter." You will have the option to cancel the transaction and go to another ATM.

** Inactivity is defined as no cardholder initiated activity such as, cash withdrawals, call to automated or live customer service, ATM balance inquiries, point-of-sale transactions, teller-assisted cash withdrawals for 180 consecutive days. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

Note to cardholder: No fee transactions earned expire at the end of each calendar month if not used.