

List of all fees for New Jersey EPPICard Prepaid Card

| All Fees | Amount | Details |
|--|---------|---|
| Get Started | | |
| Card purchase | \$0.00 | There is no fee to obtain a Card account. |
| Spend money | | |
| Purchase using your personal identification number (PIN) | \$0.20 | This is our fee. You will be assessed for each purchase made using your PIN. There is no fee for signature based purchases. |
| Point-of-sale (POS) | \$0.00 | There is no fee for POS purchase transactions conducted in the U.S. using your signature. |
| Get Cash | | |
| ATM withdrawal (in-network)* | \$1.25 | This is our fee. You are allowed one (1) ATM withdrawal each month per deposit at in-network ATMs. You will receive one (1) ATM withdrawal for no fee if you do not receive a deposit in the calendar month. A fee will be assessed for each additional withdrawal. "In-network" refers to PNC Bank or MoneyPass ATM Network. Locations can be found at https://apps.pnc.com/locator/ and moneypass.com/atm-locator.html . When using your Card at an ATM, the maximum total amount that may be withdrawn from your Card account per calendar day is \$500.00. |
| ATM withdrawal (out-of-network) | \$1.25 | This is our fee. "Out-of-network" refers to all the ATMs outside of the PNC Bank or MoneyPass ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your Card at an ATM, the maximum total amount that may be withdrawn from your Card account per calendar day is \$500.00. |
| Teller-assisted cash withdrawal (OTC)* | \$2.00 | This is our fee. You are allowed one (1) teller-assisted cash withdrawal per month for no fee. Each additional withdrawal will be assessed a fee. |
| Information | | |
| ATM balance inquiry | \$0.00 | No fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries. |
| Customer service (automated or live agent) | \$0.00 | No fee for calling our automated customer service or speaking to a live agent, this include calls for balance inquiries. |
| Using your card outside the U.S. | | |
| International fixed fee | \$3.00 | This is our fee. For each transaction (ATM, Point of sale transactions, teller-assisted cash withdrawal etc.) conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. International transaction fee also applies. |
| International transaction fee | 2% | Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S. |
| Other | | |
| ATM denial fee | \$0.40 | This is our fee. You will be assessed a fee for each ATM denial. A denial occurs when there are not available funds to cover your cash withdrawal request. |
| Card replacement | \$5.00 | This is our fee. You are allowed one (1) card replacement for no fee after the receipt of your initial card. A fee will be assessed for each additional card replacement request. Standard delivery (7 to 10 calendar days). |
| Expedited card delivery | \$12.00 | If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee, in addition to any applicable card replacement fee. Expedited card delivery is 3 to 5 calendar days. |

* "No Fee" transactions expire at the end of each calendar month if not used.

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact EPPICard Customer Service by calling 1-866-461-4094, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.EPPICard.com.

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.