

# CARVER CASH ACCESS VISA PREPAID CARD PROGRAM FEES

Fees are subject to change.  
Fees are expressed in U.S. Dollars.

PROGRAM FEES AND CHARGES	DOLLAR AMOUNT
ACH Credit/Payroll Load	FREE
ATM Balance Inquiry	\$1.00 ◇
ATM Denial	\$0.50 ◇
ATM Withdrawal (Domestic)	\$2.00 ◇
Automated Attendant Inquiries (IVR)	FREE
Card Replacement Fee	\$5.00
Closure/Cancellation Fee	\$10.00
Live Operator Call	FREE
Monthly Fee	\$3.50**
Paper Statement (by your request)	\$1.00
POS PIN Purchases	\$0.50
POS Returns and Denials	\$0.50
POS Signature Purchases	FREE
Return ACH Debit	FREE
Transfers (card to card or card to bank account)	FREE
Web Access to Card History and Transactions	FREE
Escheatment Fee	\$10.00
LIMITATIONS	DAILY LIMITS
ACH Load (Payroll)	\$9,900.00
Cash Loads	\$9,900.00
ATM Withdrawal	\$500.00
Card Balance	\$9,900.00
Point of Sale Purchase	\$1,500.00
FUNDS AVAILABILITY	
Cash Load	Immediate
Direct Payroll Load	Immediate

◇ No cost at Carver Locations

\*\* Monthly fee waived for direct deposit or adding \$500.00 per month per statement period