FEE SCHEDULE WP011 – Convenience Choice

DESCRIPTION OF FEE	FEE
ATM withdrawal at any Allpoint®, MoneyPass®, PNC Bank® or MB Financial Bank® ATM. Accept surcharge if appears. Fee will be waived or credited. Find Allpoint®, MoneyPass®, PNC Bank® or MB Financial Bank® ATMs at wiselypay.adp.com.	\$0
ATM withdrawal at any non Allpoint®, MoneyPass®, PNC Bank® or MB Financial Bank® ATM in the U.S., not including U.S. territories. Other third parties, such as ATM operator, may charge additional fees.	\$3.50
Visa® or MasterCard® member bank over-the-counter teller cash withdrawal within the U.S. (Visa member banks outside the U.S., including U.S. territories, may charge a fee)	\$0
Visa® or MasterCard® member bank over-the-counter teller cash withdrawal – outside the U.S., including U.S. territories (percent based on total transaction amount) *	2%
Purchase transaction (signature or PIN)	\$0
Email and text message account alerts (Message and data fees from your carrier may apply.)	\$0
Monthly maintenance	\$0
Online and mobile app account management	\$0
24/7 automated phone and live customer service	\$0

DESCRIPTION OF FEE	FEE	
Balance inquiry	\$0	
Withdrawal decline at any ATM. For CT and IL based employees, first 2 declines per month waived or credited	\$1.00	
ATM withdrawal at ATM outside the U.S., including U.S. territories. *Other third parties, such as ATM operator, may charge additional fees.	\$3.50	
Currency conversion fee for transactions not conducted in U.S. Dollars (\$) (percent based on total transaction amount)*	3%	
One (1) free lost/stolen card replacement each calendar year (standard mail)	\$0	
Initial card for each secondary cardholder (standard mail)	\$0	
Each additional lost/stolen card replacement (standard mail)	\$6.00	
Monthly paper statement	\$0	
Written transaction history	\$0	
Expedited delivery	\$24.00	
Overnight delivery	\$35.00	
Card Inactivity For MN and MT: \$0 fee For CT, IL, & PA: \$0 for first 12 months; For TX:\$0 after first 12 months	\$4.00 fter 90 days)	