

## BanXcard cardholder Fees

February 2011

<b>Point of Sale Transactions</b>	Free	There is not charge when purchasing merchandise.
<b>Domestic ATM Withdrawal</b>	<b>\$0.95</b>	This fee does not include the fee charged by ATM owner.
<b>International ATM Withdrawal</b>	<b>\$2.95</b>	This fee does not include the fee charged by ATM owner.
<b>Domestic and International Debit Card Purchases</b>	Free	Includes any merchant that accepts debit cards.
<b>Monthly Account Fee</b>	<b>\$2.95</b>	Fee is charged monthly to cardholder's account.
Balance Inquiry Fee	Free	Cardholders can obtain card balance by dialing customer service.
	<b>\$0.95</b>	Balance inquiry on an ATM.
<b>ATM W/D and Debit Card Purchase decline for NSF</b>	<b>\$0.95</b>	This fee is charged when the cardholder attempts a W/D or purchase for more than the card balance.
Cardholder Call to Customer Support	\$0.95	Bilingual support. Fee waived at discretion Customer service operator.
Lost, Stolen or Card Replacement	\$4.95	Cardholders should obtain a card at store location and call customer service to transfer card balance.
Monthly Statement	Free	Card activity can be viewed online free.
	\$2.95	Mailed paper statements.
Account Closure by Check	\$9.95	Only charged if cardholder wants to obtain balance on the card by being mailed a check.
Funds Transfers via Cellular Phone Text messages	\$3.00	The funds sender and funds recipient both need to have Cell phones.