



SPENTRA® Spentra Mastercard® Payroll Card Complete Fee Schedule

You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.

Fee	Amount	Details
Get Started		
Card Purchase	\$0.00	You will not be charged a fee by us for purchasing the Card.
Activation	\$0.00	You will not be charged a fee for activating the Card.
Monthly Usage		
Monthly Fee	\$0.00	You will not be charged a monthly fee.
Add Money		
Direct Deposit	\$0.00	You will not be charged a fee for direct deposits.
Cash Reload	\$0.00	We will not charge you a fee; however, a third party providing the load service may.
Transfer Money		
Card-to-Card Transfer	\$1.00	Each time you transfer funds from your Spentra Card to another Spentra Card.
Spend Money		
Signature Purchase	\$0.00	Each time you make a successful point-of-sale purchase within the United States or U.S. territories by selecting "credit." This may or may not involve you signing a receipt for the purchase.
PIN Purchase	\$0.00	Each time you make a successful point-of-sale purchase within the United States or U.S. territories by selecting "debit" and entering your personal identification number (PIN) or if your purchase is submitted by the merchant through a PIN debit network without requiring a PIN.
Get Cash		
ATM Withdrawal (in-network)	\$0.00	"In-network" refers to the Allpoint ATM network. Locations can be found at allpointnetwork.com .
ATM Withdrawal (out-of-network)	\$2.50	"Out-of-network" refers to all the ATMs outside the Allpoint ATM network. This is our fee assessed each time you withdraw cash from an ATM within the United States and U.S. territories, unless it displays the Allpoint logo. You may also be charged an additional fee by the out-of-network ATM operator or network, even if you do not complete a transaction. You can withdraw cash at no charge by using an ATM displaying the Allpoint logo. You may also request cash back at point of sale using your PIN.
ATM Decline	\$1.00	Each time an ATM cash withdrawal request within the United States and U.S. territories is declined for insufficient funds or exceeding the Card's limits. You can review your balance online, via our mobile app, or by calling Customer Care prior to attempting an ATM withdrawal to ensure the withdrawal amount (plus any additional fees) does not exceed your Card balance. Standard message and data rates from your wireless service provider may apply.
Information		
Customer Care (automated or live agent)	\$0.00	You will not be charged a fee for calling our Customer Care line, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0.00	"In-network" refers to the Allpoint ATM network. Locations can be found at allpointnetwork.com .
ATM Balance Inquiry (out-of-network)	\$1.00	"Out-of-network" refers to all the ATMs outside the Allpoint ATM network. This is our fee that is charged each time you request your Card balance using an ATM within the United States and U.S. territories, unless it displays the Allpoint logo, regardless of whether you also conduct a cash withdrawal. You may also be charged a fee by the out-of-network ATM operator or the network. To find an Allpoint ATM, go to allpointnetwork.com . You may track your Card balance at no charge via the mobile app, online, or by calling Customer Care. Standard message and data rates from your wireless service provider may apply.
Using Your Card Outside the U.S.		

International Transaction	3% of total transaction in USD	Percentage of the U.S. dollar amount of each transaction each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD) or outside the United States and U.S. territories. When assessed, this fee will be a minimum of one cent (\$0.01).
International ATM Withdrawal	\$2.50	Each time you withdraw cash from an ATM outside the United States and U.S. territories. You may also be charged a fee by the ATM operator or the network used to complete the transaction.
International ATM Decline	\$1.00	Each time an ATM cash withdrawal request outside the United States and U.S. territories is declined for insufficient funds or exceeding the Card's limits. Review your balance online, via our mobile app, or by calling Customer Care prior to attempting an ATM withdrawal to ensure the withdrawal amount (plus any additional fees) does not exceed your Card balance. Standard message and data rates from your wireless service provider may apply.
International ATM Balance Inquiry	\$1.00	Each time you request your Card balance using an ATM outside the United States and U.S. territories regardless of whether you also conduct a cash withdrawal. You may also be charged a fee by the ATM operator or the network used to complete the transaction. You may track your Card balance at no charge via the mobile app, online, or by calling Customer Care. Standard message and data rates from your wireless service provider may apply.
Replacing Your Card		
Card Replacement	\$5.95	Each time you request this service if done prior to the Card's expiration date.
Expedited Card Delivery	\$25.00	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged.
Additional Card Services		
Paper Statement	\$5.00	Each time you request we send you a paper statement. View and print your balance and transaction history at no charge online.
Other		
Inactivity	\$1.95	If you do not use your Card to initiate a purchase, cash withdrawal, or load transaction for more than twelve (12) months, the fee will be assessed monthly thereafter until you conduct one of these transactions or your balance is depleted to zero. Continue to use your Card at least once every twelve (12) months or close your Card and we will refund your balance by check.
Potential Third-Party Fees		
ATM Surcharge	May Vary	Third-party ATM operators may charge a fee each time you withdraw funds or check your balance at a non- Allpoint ATM. You may withdraw cash at no charge by using an ATM displaying the Allpoint logo. To find an Allpoint ATM, go to allpointnetwork.com .
Card Network International Currency Conversion	May Vary	The card network for your Card (e.g., Visa [®] , Mastercard [®] , or Discover [®]) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Card Account was issued. This fee is a percentage of the amount of the transaction.
Earned Wages		
Money Earned [®] Feature	\$1.00 per transaction up to each \$100.00 taken	Up to 50% of your net wages at time of request may be loaded to your Card Account via the Money Earned [®] feature in the Spentra mobile app. When you choose to load funds using this method, Spentra will verify your available net earned wages at time of request with your employer's time and attendance provider. If you have sufficient earned wages available, Spentra will load the amount, as designated by you, to your Card Account. Your next scheduled paycheck will include only the remaining wages you earned per your employer's standard payroll process. This information is accurate as of 2/28/2022.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Patriot Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC if Patriot Bank, N.A. fails, if specific deposit insurance requirements are met, and if your Card is registered. See fdic.gov/deposit/deposits/prepaid for details.

See Cardholder Agreement for free ways to access your funds and balance information. There is no overdraft/credit feature.

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 **855.411.2372** or visit cfpb.gov/complaint.

The Spentra Mastercard® Payroll Card is issued by Patriot Bank, N.A., Member FDIC, pursuant to a license from Mastercard International Incorporated. Consult your Cardholder Agreement and the Fee Schedule for fees, terms, and conditions associated with the approval, maintenance, and use of the Card. The Card may be used everywhere Mastercard debit cards are accepted. Restrictions apply; see Cardholder Agreement for details.