

Fees Associated with the Citi Payroll Card with Pre-Check Option

| Fee Category | Fee Type | Amount |
|---|--|---|
| Get Cash | In-Network Domestic ATM ¹ | No Fee |
| | Out-of-Network Domestic ATM | \$2.50 |
| | International ATM | \$3.50 |
| | Over-the-Counter Cash Withdrawal at MasterCard Member Bank | No Fee |
| Spend Money | Point of Sale (Signature and PIN) | No Fee |
| | Foreign Currency Conversion Fee ² | 3% |
| Account Information | Balance Inquiry (ATM, online or by phone) | No Fee |
| | On Demand Text Alerts to Mobile Phones | No Fee (standard messaging rates apply) |
| Other Services | Pre-check Utilization | No Fee |
| | ACH transfer to US Bank Account | No Fee |
| | Card Account Maintenance Fee | No Fee |
| | Card Decline - Point of Sale (Signature and PIN) & ATM | 1st two transactions per month, No Fee - \$0.30 additional transactions |
| | Replacement Card – Standard Delivery | 1st replacement per year, No Fee - \$6.95 additional replacement cards |
| | Expedited Replacement Card – Expedited Delivery | No Fee |
| | Secondary Account Card Request (if applicable) | \$6.95 |
| <p>¹At the present time, the ATM networks offered surcharge free (and in-network if applicable) to your card include Citibank® branches, 7-Eleven® stores, Publix® supermarkets, and MoneyPass®. However, the ATMs comprising the network may change from time to time. To be sure that the ATM you use is offered surcharge free or in-network 1) please confirm it is listed in the Citi Prepaid ATM locator and that the ATM's network is listed among the surcharge free networks for your program and 2) check the terminal's on-screen disclosure regarding fees. Out-of-Network ATMs may impose charges for your transaction that are in addition to the ATM fees listed above.</p> <p>² Foreign Currency Conversion Fee: A 3% fee will be applied to all transactions made outside of the United States. This fee is included in the total amount of the settled transaction. See the Terms of Use for additional information regarding Foreign Transactions.</p> | | |