### List of all fees for VyStar Reload & Spend Visa Prepaid Student Card (RSVP)

<table>
<thead>
<tr>
<th>Monthly fee</th>
<th>Per purchase</th>
<th>ATM withdrawal</th>
<th>Cash reload</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$0.00</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0 in-network</strong></td>
<td><strong>$0</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><em><em>$0</em> out-of-network</em>*</td>
<td></td>
</tr>
</tbody>
</table>

ATM balance inquiry (in-network or out-of-network) $0 or $0*

Customer service (automated or live agent) $0 or $0 per call

Inactivity (after 12 months with no transactions) $0 per month

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**We charge 2 other types of fees.** Here are some of them:

- Rush Fee $25.00
- Card Replacement Fee $10.00

* Out-of-Network ATM owners may impose independent fees.

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**No overdraft/credit feature.**
Your funds are not NCUA insured.

For general information about prepaid accounts, visit [cfpb.gov/prepaid]. Find details and conditions for all fees and services in the cardholder agreement, or call **866-901-8090** or visit [www.vystarcu.org].