

Money ClipSM Visa[®] Prepaid Card

MONEY CLIP VISA PREPAID CARD FEE SCHEDULE

Signature/PIN Purchase Transactions Fee (POS)	FREE
Cash Back at Retail Locations.....	FREE
Republic Bank ATM Fee.....	FREE
Online Bill Pay Fee	FREE
VRU Balance Inquiry Fee.....	FREE
Text Alerts.....	FREE ¹
Email Alerts	FREE
Load Funds to Card.....	FREE ²
Customer Service Live Agent Fee.....	FREE
Online Transaction History.....	FREE
Monthly Fee	\$3.00 ³
ATM Fee (non-Republic Bank).....	\$2.50 ⁴
ATM Balance Inquiry Fee	\$1.00 ⁴
ATM Denial Fee	\$1.00 ⁴
Signature/PIN Purchase Denial Fee	\$1.00
Over the Counter Withdrawal Fee (OTC).....	\$5.00 ⁵
Replacement/Reissue Card Fee	\$10.00
Bill Pay Stop Payment Fee	\$25.00
Express Delivery Fee for Replacement Card.....	\$35.00
International Transaction Currency Conversion Rate	3% <i>(See International Transaction Section of the Cardholder Agreement)</i>
Withheld SVC CHG	Variable ³

1 Message and data rates may apply from your wireless carrier.

2 Retail Reload Providers may charge a convenience fee for loading funds to your Card. Any Retail Reload Fee is an independent fee assessed by the individual retailer and is not a fee assessed by Republic Bank.

3 A month is defined as the date of Card activation through the day prior to the activation date in the subsequent month. If the date prior to the activation date does not exist in the subsequent month, the last day of the month will be used. If your account balance is less than \$3.00, the Monthly Fee will be applied to your existing balance, reducing your balance to \$0.00, with the remainder to be withheld once additional funds are loaded to your Card (Withheld SVC CHG).

4 If you use an out of network ATM (not owned by Republic Bank or not participating in the MoneyPass or SUM ATM surcharge free networks) then you may be charged a fee by the ATM operator for any type of transaction including a balance inquiry, even if you do not complete a withdrawal.

5 Daily OTC Limit is \$1000.00.

Note - Republic Bank or its affiliates may receive a portion of Card fees and/or interchange fees. If you obtain your funds in a currency or country other than the currency or country in which your Card was issued, the Issuer may increase the currency conversion rate up to an additional 3% and will retain this amount as compensation for its services.

**REPUBLIC
BANK**
MEMBER FDIC

The Money ClipSM Visa[®] Prepaid Card is issued by Republic Bank, a Federal Savings Bank, member FDIC. A \$3.00 Monthly Fee will apply and other usage fees may apply. See the Cardholder Agreement for details. Republic Bank and Republic Bank & Trust Company are subsidiaries of Republic Bancorp, Inc.

Reloadable card