

# MONEY CLIP<sup>SM</sup> VISA<sup>®</sup> PREPAID CARD

FEE TYPE	FEE NAME	AMOUNT
Account Fees	First Load Fee	\$5.00
	Monthly Fee (begins a month from activation) <sup>1</sup>	\$3.00
	Withheld SVC CHG <sup>1</sup>	Variable
Purchases and Bill Pay	Signature/PIN Point-of-Sale (POS) Purchase	FREE
	Online Bill Pay Fee	FREE
	Bill Pay Stop Payment Fee	\$25.00
Get Cash	Cash Back at Retail Locations	FREE
	Republic Bank ATM Fee	FREE
	ATM Fee (Non-Republic Bank) <sup>2</sup>	\$2.50
	Over the Counter Withdrawal Fee (OTC) <sup>3</sup>	\$5.00
Load Money	Retail Reload Provider <sup>4</sup>	FREE
	Direct Deposit/ACH	FREE
Information	VRU Balance Inquiry Fee	FREE
	Text Alerts <sup>5</sup>	FREE
	Email Alerts	FREE
	Customer Service Live Agent Fee	FREE
	Online Transaction History	FREE
	ATM Balance Inquiry Fee <sup>2</sup>	\$1.00
Declines	ATM Denial Fee <sup>2</sup>	\$1.00
	Signature/PIN POS Purchase Denial Fee	\$1.00
Replacement	Replacement/Reissue Card Fee	\$10.00
	Express Delivery Fee for Replacement Card	\$35.00
International	International Transaction Currency Conversion Rate	3% (See Intl Transaction section below)

<sup>1</sup> 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).

<sup>2</sup> You may be charged an additional fee by the ATM operator if you use an ATM not owned by Republic Bank or not participating in the MoneyPass or SUM ATM surcharge free networks. Third-party fees may apply to any type of transaction including a balance inquiry, even if you do not complete a withdrawal.

<sup>3</sup> Please note you may be charged an additional fee by the third party institution for an over the counter transaction.

<sup>4</sup> Retail Reload Providers may charge a fee for loading funds to your Card. Any Retail Reload Cash Fee is an independent fee assessed by the individual retailer and is not a fee assessed by Republic Bank.

<sup>5</sup> Message and data rates may apply from your wireless carrier.

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.



The Money Clip<sup>SM</sup> Visa<sup>®</sup> Prepaid Card is issued by Republic Bank & Trust Company, member FDIC. A \$5.00 First Load Fee will apply and other usage fees may apply. See the Cardholder Agreement for Terms & Conditions including Fee Schedule details.

Reloadable Card