

## OnCard® Prepaid Card Fee Schedule



Monthly fee	Per purchase	ATM withdrawal	Cash deposit
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2</b> out-of-network	<b>\$0</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$2
Customer service (automated or live agent)			\$0 per call
Inactivity (after 12 months with no transactions)			\$0 per month
<b>We charge 5 other types of fees.</b> Here are two of them:			
Enrollment			\$5
Additional User			\$3
<p><b>No overdraft/credit feature.</b></p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>.</p> <p>Find details and conditions for all fees and services in the cardholder agreement and schedule of fees or call 888-202-0453 or visit <a href="http://www.oncard.vectrabank.com">www.oncard.vectrabank.com</a>.</p>			



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All fees	Amount	Details
<b>Get started</b>		
Enrollment	\$5	
<b>Monthly usage</b>		
Monthly fee	\$0	
<b>Add money</b>		
Direct deposit	\$0	
Cash deposit	\$0	
Transfer from Vectra Bank account	\$0	There is no fee to transfer funds from a Vectra Bank checking or savings account. The minimum transfer amount is \$1.
Transfer from external bank account	\$0	We do not charge a fee to add money to your account from a bank account, but you should consult your bank for fees that may apply when transferring funds to your OnCard account.
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Vectra Bank ATM Network. Locations can be found at <a href="https://www.vectrabank.com/proactive-bank/colorado-bank-locations.jsp">https://www.vectrabank.com/proactive-bank/colorado-bank-locations.jsp</a> .
ATM withdrawal (out-of-network)	\$2	This is our fee. "Out-of-network" refers to all the ATMs outside of the Vectra Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Card over-the-counter cash disbursement	\$2	This fee applies if you use your card at a non-Vectra Bank location to withdraw cash. This fee does not apply if you use your card at a Vectra Bank branch.
<b>Information</b>		
Customer service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0	Calls are free.
ATM balance inquiry (in-network)	\$0	"In-network" refers to the Vectra Bank ATM Network. Locations can be found at <a href="https://www.vectrabank.com/proactive-bank/colorado-bank-locations.jsp">https://www.vectrabank.com/proactive-bank/colorado-bank-locations.jsp</a> .
ATM balance inquiry (out-of-network)	\$2	This is our fee. "Out-of-network" refers to all the ATMs outside of the Vectra Bank ATM Network. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International transaction	1.5%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$2	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$2	This is our fee. You may also be charged a fee by the ATM operator.
<b>Other</b>		
Inactivity	\$0	You will not be charged if you have not completed a transaction using your card for 12 months.
Additional User	\$3	This one-time fee applies to the addition of both secondary and dependent users to the account.
Card Reissue (Express Delivery)	\$20	This fee applies if you request expedited delivery of a replacement card.

Your funds are insured up to \$250,000 by the FDIC in the event Vectra Bank fails, if specific deposit insurance requirements are met.

See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Vectra Bank by calling 888-202-0453, by mail at Bankcard Services Division, P.O. Box 25787, Salt Lake City, UT 84125-9960, or by visiting [www.oncard.vectrabank.com](http://www.oncard.vectrabank.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

## Limits for OnCard® Prepaid Card

Transaction	Limits
Total Account Balance	\$10,000 – Inclusive of all Cardholders (Primary, Secondary, Dependent)
Reload	\$3,000 per Account per day* \$10,000 per Account per month
Number of Dependent Cards	5 (Maximum)
Number of Dependent Cards under one Social Security Number	5 (Maximum)
General Purchases (Spend, Withdraw, or Send Money)	\$3,000 per Card per day* (Limit does not apply to transfers to/from cards attached to the same Account.)
ATM Withdrawal(s)	\$500 per Card per day*
Cashback Withdrawal(s)	\$500 per Card per day* \$100 per transaction
Branch Withdrawal(s)	\$300 per Card per day* \$100 per transaction
Initial Load	\$1,000 (Maximum) per Card \$25 (Minimum) per Card

\* Calculated on a rolling 24-hour basis.