

We reserve the right to change the following Fee Schedule and Transaction Limitations in our sole discretion and we will provide written notification to you of such change to the extent required by applicable law.

**Ralphs Rewards Visa® Prepaid Debit Card Fee Schedule**

Effective Date 4/1/2019

All Fees	Amount	Details
<b>Get Started and Monthly Usage</b>		
Card Purchase	\$1.50	This is our fee to purchase the Temporary Card at Ralphs store locations. Fee is paid at time of purchase. There is no fee for the Reloadable Card. Reloadable Card is available online at <a href="http://ralphs.kpfprepaid.com">ralphs.kpfprepaid.com</a> , or by registering a Temporary Card for a Reloadable Card online at <a href="http://ralphs.kpfprepaid.com">ralphs.kpfprepaid.com</a> or by calling 888-853-9461.
Monthly Fee	\$4.95	This fee will be charged once per month each month your Account is open. Fee is not assessed when balance is \$0. There is no Monthly Fee for the Temporary Card.
<b>Add Money</b>		
Direct Deposit	\$0	There is no fee to reload via Direct Deposit from employer, government benefits provider, or other payer.
Cash Reload (Swipe Reload)	\$3.00	This is our fee to load cash at participating Kroger Family of Companies. Fee is paid at time of reload.
Cash Reload (Recharge Card™)	\$3.00	This is our fee to purchase Recharge Card at participating Kroger Family of Companies. Fee is paid at time of purchase.
Card to Card Transfer	\$0	There is no fee to perform a transfer to/from another Personalized Reloadable Card.
Electronic Reload	\$0	There is no fee to perform an electronic transfer from another account. Third party fees may apply.
Check Reload (Ingo Money)	5% or \$5.00 min.	This is not our fee and is subject to change. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum fee of \$5.00. Money in 10 Days - no fee. Fee is deducted from check value. Go to <a href="http://ingomoney.com">ingomoney.com</a> for more information. This fee is accurate as of 11/12/2018.
Cash Reload (Visa® Readylink)	Varies by Retailer	Third party fee may apply when reloading your Ralphs Rewards Prepaid Debit Card at a Visa Readylink location. Fee is paid to third party at the time of reload. Go to <a href="http://usa.visa.com/pay-with-visa/cards/services-locator.html">usa.visa.com/pay-with-visa/cards/services-locator.html</a> for locations.
<b>Get Cash</b>		
ATM Withdrawal (in-network)	\$2.50	This is our fee per withdrawal. "In-network" refers to all the ATMS inside of the MoneyPass® ATM network. This fee is waived for your first ATM withdrawal per month from an "in-network" ATM that is part of the MoneyPass® ATM network. Locations can be found at <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
ATM Withdrawal (out-of-network)	\$2.50	This is our fee per withdrawal. "Out-of-network" refers to all the ATMS outside of the MoneyPass® ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Cash Back at Point of Sale	\$0	There is no fee when you obtain cash back over the amount of your purchase at participating retailers.
Teller Cash Withdrawal	\$0	There is no fee when you withdraw cash from your card from a teller at a bank or credit union that accepts Visa.
<b>Information</b>		
Cardholder Services	\$0	There is no fee to contact Cardholder Services.
ATM Balance Inquiry (in-network)	\$0.50	This is our fee per balance inquiry. "In-network" refers to the MoneyPass® ATM Network. Locations can be found at <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
ATM Balance Inquiry (out-of-network)	\$0.50	This is our fee per inquiry. "Out-of-network" refers to all the ATMS outside of the MoneyPass® ATM network. You may also be charged a fee by the ATM operator.
Online Statements	\$0	Statements available at <a href="http://ralphs.kpfprepaid.com">ralphs.kpfprepaid.com</a> .
Email or Text Message Alert	\$0	There is no fee for Text Alerts, your mobile carrier may charge a fee. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.
Paper Statements	\$0	Order paper statements by logging into your Account at <a href="http://ralphs.kpfprepaid.com">ralphs.kpfprepaid.com</a> or by calling 888-853-9523.
<b>Using Your Card Outside of the U.S.</b>		

International Transaction	3%	This is our fee which applies when you use your Card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$2.50	This is our fee per withdrawal. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$1.00	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
<b>Other</b>		
Card Replacement	\$3.00	This is our fee per replacement of a lost or stolen card. Card is mailed to you with standard delivery of 7-10 business days.
Card Replacement Expedited Delivery	\$15.00	This is our fee per expedited delivery of a replacement card charged in addition to any Card Replacement fee. Card is mailed to you with expedited delivery up to 5 business days.
Inactivity	\$2.00	<b>This fee applies only to Temporary Cards purchased PRIOR to 1/1/17.</b> This is our fee charged each month beginning on the 13 <sup>th</sup> month following 12 consecutive months without a Transaction (as restricted under applicable state law). Not assessed if the balance is \$0. There is no inactivity fee for the Personalized Reloadable Card or for Temporary Cards purchased on or after 1/1/17.  For cards purchased in New York where there is no address on record or New York residents, the fee is assessed beginning on the 25 <sup>th</sup> month following 24 months without a Transaction. There is no inactivity fee for the Personalized Reloadable Card or for Temporary Cards purchased beginning 12/25/16.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to U.S. Bank National Association, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event U.S. Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services about your Temporary Card by calling **888-853-9461** or about your Reloadable Card by calling **888-853-9523**. You may also contact us by mail at P.O. Box, 551667 Jacksonville, FL 32255 or visit [ralphs.kpfprepaid.com](http://ralphs.kpfprepaid.com).

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

<b>Transaction Limits</b>	
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.	
Maximum Card Balance at any time	\$10,000
Maximum Daily Load Limit	10 transactions and \$5,000 per day
Direct Deposit	5 transactions and \$5,000 per day
Cash and Check Reload Networks (Includes Swipe Reload at Kroger Family of Companies, Visa ReadyLink at participating retailers, and Ingo Money who may have different limits. Does not include Recharge Card).	3 transactions and \$1,000 per day 10 transactions and \$10,000 every rolling 30 days
Card to Card Transfer (includes Recharge Card™ Card)	2 transactions and \$5,000 per day
Recharge Card™ (Card to Card)	2 transactions and \$1,000 per day
Returns and Refunds	4 transactions per day
Maximum Daily Debit Limit -- includes point of sale purchases, ATM Withdrawal, teller cash withdrawal, and card to card transfers	20 transactions and \$5,000 per day
Point of Sale Purchase (Personalized Reloadable Card and includes cash back at participating retailers)	20 transactions and \$2,525 per day
Point of Sale Purchase (Temporary Card)	20 transactions and \$500 per day

ATM Withdrawal (your card may not be used in Jamaica and potentially other countries - see Section 15)	3 transactions and \$1,025 per transaction or \$1,220 per day
Teller Cash Withdrawal (at Visa member banks) (Financial Institutions may have lower limits)	3 transactions and \$2,525 per day
Card to Card Transfer	2 transactions and \$2,500 per day

The Ralphs Rewards Visa® Prepaid Debit Card is issued by U.S. Bank National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc.