

**SCHEDULE OF FEES**

<b>Description</b>	<b>Fee</b>
PIN Transactions at POS	\$0.50 per transaction
Out of Network ATM Withdrawal	\$2.00 per transaction
International ATM Withdrawal	\$3.00 per transaction
International Currency Conversion*	3% per transaction
ATM Balance Inquiry	\$1.50 per transaction
Cash Withdrawal at Teller	2.0%
Inactivity Fee**	\$3.00 Trigger: 12 months
ATM / POS Declines	\$1.50 Per transaction decline
Card Replacement Fee	\$9.95 per incident
Expedited Card Replacement	\$19.95 per incident
<b>Please note: Citi Network ATM withdrawals and balance inquiries are free of charge.</b>	
* International Transaction Fee: A 3% fee will be applied to all transactions made outside the United States. This fee is included in the total amount of the settled transaction.	
** Following a 12 month grace period, an Inactive Account will be defined as any account that has not received a payment or completed a transaction within 90 days. The charge will be recurring each month unless the account becomes active or the balance of the account is \$0.00.	