

CARDHOLDERS	
Monthly Account Maintenance Fee	\$0.00
<i>Point of Sale Fees</i>	
VISA Signature-Based POS Transactions	\$0.00
Interlink PIN-Based POS Transactions	\$0.00
Cash Back with Purchase at Participating Interlink Merchants	\$0.00
<i>Cash Withdrawal Fees</i>	
ATM withdrawal - domestic	\$1.50
ATM withdrawal – international.	\$4.00
Teller-Based Cash Withdrawals (at any VISA/MasterCard bank, not limited to U.S. Bank)	\$4.00
<i>Additional Branch Cash Withdrawals</i>	\$4.00
<i>Customer Service and Miscellaneous Fees</i>	
Customer Service – Online	\$0.00
- Automated phone	\$0.50
– Live Rep Calls	\$2.00
Paper Statement Fees (if requested)	\$4.00
Monthly Inactivity Fee (Following 365 days of inactivity)	\$4.00
ATM Balance Inquiries and decline	\$0.50
Account Overdraft	\$0.00
Non-Emergency Card Replacement (3-5 business days)	\$4.00
Emergency Card Replacement (2 business days)	\$20.00
E-Mail Alert and Zero Balance and Negative Balance Text Message Alert*	\$0.00
Text Message Alerts*-- Address Change, Funds Added and Low Balance	\$0.00
Mobile Banking Transactions* -- Balance Inquiry and Mini-Statement	\$0.00
*Standard messaging charges may apply through cardholder’s mobile carrier and message frequency depends on account settings.	
Standard Bill Pay Transaction Fee (Initiated on cardholder site or via Mobile Banking application)	\$0.00
Expedited electronic bill pay	\$5.99
Expedited overnight bill pay	\$16.99
Bill Pay Stop Payment Fee	\$10.00
Bill Pay Return Fee	\$20.00
Bill Pay Proof of Payment Request Fee	\$5.00
Bill Pay Research Fee	\$25.00
International transactions are subject to 3% currency conversion fee	