

Are there fees for using the card?

- For each deposit to your Card account during the calendar month, you are allowed one (1) free ATM cash withdrawal only at “in-network” (PNC Bank or MoneyPass) ATMs, or one (1) free bank teller withdrawal at Visa Member bank locations.
- For cardholders who do not receive a deposit during the calendar month, you are allowed one (1) free ATM cash withdrawal only at in-network ATM locations. Any unused free ATM cash withdrawal, when a deposit is not received, expires at the end of the calendar month.
- The following fees apply if you use other services

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	There is no fee to obtain a Card account.
Spend money		
Point-of-sale (POS) transactions	\$0.00	There is no fee for any Personal Identification Number (PIN) or signature based transactions.
Get Cash		
ATM withdrawal (in-network)	\$0.95	For each deposit to your account, you are allowed one (1) ATM withdrawal at in-network ATMs or one (1) teller-assisted cash withdrawal at Visa member bank locations for no fee. If you do not receive a deposit to your account during a calendar month, you are allowed one (1) ATM cash withdrawal for no fee. A fee will be assessed for each additional ATM withdrawal. “In-network” refers to PNC Bank or MoneyPass ATM Network. Locations can be found at money-pass.com or www.pnc.com. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
ATM withdrawals (out-of-network)	\$0.95	This is our fee. “Out-of-network” refers to all the ATMs outside of the PNC Bank and MoneyPass ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
Teller-assisted cash withdrawals	\$1.75	For each deposit to your account, you are allowed one (1) ATM withdrawal at in-network ATMs or one (1) teller-assisted cash withdrawal at Visa member bank locations for no fee. Each additional teller-assisted cash withdrawal at Visa member bank locations will be assessed a fee.
Information		
ATM balance inquiry (in-network)	\$0.30	“In-network” refers to PNC Bank or MoneyPass ATM Network. Locations can be found at www.moneypass.com or www.pnc.com. This fee will be assessed for each ATM balance inquiry.
ATM balance inquiry (out-of-network)	\$0.30	This is our fee. “Out-of-network” refers to all the ATMs outside of the PNC Bank and MoneyPass ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Customer service (automated or live agent)	\$0.20	Each month you are allowed two (2) calls to the Interactive Voice Response (IVR) and two (2) calls to a live agent for no fee. You are allowed one (1) additional IVR call and one (1) to a live agent for no fee with each deposit made to your account. Each additional call will be assessed a fee.
Using your card outside the U.S.		
International conversion fee	3%	Conversion rate is a Visa fee for each transaction amount conducted outside of the U.S. International transaction fee also applies.
International transaction	\$1.00	This is our fee. It will be assessed for each transaction (ATM, point-of-sale transactions, teller-assisted cash withdrawal etc.) conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Other		
Card replacement	\$5.00	After initial card issuance, you are allowed one (1) card replacement each 12 month period. A fee will be assessed for each additional card replacement request.
Expedited card delivery	\$15.00	Replacement cards are delivered by regular US Mail. You will be charged this fee if you request your card replacement to be expedited.
Inactivity Fee	\$0.50	You will be charged \$0.50 each month after 14 consecutive months of no cardholder-initiated activity. A deposit made to your account is not considered cardholder-initiated activity.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to PNC Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event PNC Bank fails.

No overdraft/credit feature.

Contact Cardholder Customer Service by calling 1-888-393-5866, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.EPPICard.com.