|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **You do not need this account to receive your Federal student aid.**  **Ask the financial aid office about other ways to receive your money.** | | | | | | | |
|  |  | | | | | |  |
|  | Monthly Fee | Per Purchase | ATM Withdrawal | | Cash Reload\*\* | Overdraft |  |
|  | $0 | $0 | $0 in-network | | N/A | N/A |  |
|  |  |  | $2.50\* out-of-network | |  |  |  |
|  |  |  | $3.00\* international | |  |  |  |
|  |  |  |  | |  |  |  |
|  | ATM Balance inquiry (in-network or out-of-network) | | | | $0\* | |  |
|  | Customer Service (automated or live agent) | | | | $2\*\*\* | |  |
|  | Inactivity | | | | $3.50\*\*\*\* | |  |
|  |  | | | | | |  |
|  | \*An addition surcharge may be separately charged by an owner of operator of an ATM.  \*\*Reload feature is not available unless the cardholder upgrades their card. Cards can be upgraded for free. Reload retailers’ fees may vary.  \*\*\*Only applies for use of live operator for services available through automated phone system. | | | | | |  |
|  | \*\*\*\* Only applies if your Card has had no activity for nine (9) consecutive months, beginning the 10th month after the date of the last activity on the Card, a monthly maintenance fee of $3.50 will be assessed to your Card. This fee will be assessed to your Card each month until activity resumes, provided there are funds remaining on your Card. | | | | | |  |
|  |  | | | | | |  |
|  | The financial institution offering this account charges 9 other types of fees. Here are some of them: | | | | | |  |
|  |  | | | | | |  |
|  | Transfer Funds to a U.S. Bank Account (ACH transfer) | | | $4 | | |  |
|  | Card Replacement | | | $6 | | |  |
|  |  | | | | | |  |
|  | Your Account is insured by the Federal Deposit Insurance Corporation (FDIC) up to the limits permitted by law. | | | | | |  |
|  |  | | | | | |  |
|  | Find details and conditions for all the fees and services in the [terms and conditions](https://herzing.edu/files/money-network-terms-conditions.pdf) and the [fee schedule](https://www.herzing.edu/files/money-network-fee-schedule.pdf) of the account.  You may access your title IV, HEA program funds in part and in full up to the account balance via domestic withdrawals or Money Network® checks free of charge, during your entire period of enrollment following the date that such title IV, HEA program funds are deposited or transferred to the financial account. | | | | | |  |