

Wallet Fees	U.S./CAN	International
Direct Deposit	Free	\$1 + Network costs
Wire Transfer	\$12.95	\$12.95
Inactivity Fee	Free	Free
FX Rate - Major Currencies	1.5%	1.5%
FX Rate - Exotic Currencies	3.5%	3.5%
Monthly User Fee	Free	Free
Merchant Payment	Free	Free

Card Fees	U.S./CAN	International
Initial Card	Free	Free
Additional Card	\$2.50	\$2.50
Card Replacement	\$6.95	\$6.95
Domestic ATM	\$1.50	-
International ATM	-	\$3.50
FX Rate	3%	3%
ATM Decline	(2) at no charge per month; each additional \$0.25	(2) at no charge per month; each additional \$0.25
ATM Balance Inquiry	(2) at no charge per month; each additional \$0.25	(2) at no charge per month; each additional \$0.25
Inactivity Fee - After 12 Months	\$3	\$3
Over the Counter Cash Withdrawal	Free at Visa Member Banks	Free at Visa Member Banks
Card Unload to Bank Account (ACH)	Free	\$1 + Network costs
Domestic Expedited Card Replacement	\$30.00	-
<i>Plus Cost of Card</i>		
International Expedited Card Replacement	-	\$75.00
<i>Plus Cost of Card</i>		
Account Liquidation	Free if FBO calls HW OR \$15	Free if FBO calls HW OR \$15

Check Fees	U.S./CAN	International
USD Check sent within the U.S.	\$3	-
CAN/USD Check sent Internationally	-	\$3
<i>Sanctioned Country Checks</i>	<i>Not available – contact Home Office</i>	<i>Not available – contact Home Office</i>