

List of all fees for Universal Payroll Mastercard® Prepaid Card

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	
Monthly usage		
Monthly Maintenance Fee	\$0.00	
Add Money		
Money Load at Financial Institution	\$0.00	Third party fees may apply
Direct Deposit	\$0.00	Payroll / Tax Refunds / Government Benefits
Spend Money		
Point-of-Sale Signature Transactions	\$0.00	
Point-of-Sale PIN Transaction	\$0.50	This is a per purchase fee.
Money Move - Card To Card Transfer	\$0.00	
Money Move – Card to Bank	\$2.00	This is a per transfer fee.
Print a Check	\$1.50	One free per pay period.
Get Cash		
ATM Withdrawal	\$2.95	One free per pay period. This is our fee. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Over the Counter Cash Withdrawal	\$5.00	One free per pay period. This is our fee for additional withdrawals.
Information		
ATM Balance Inquiry	\$1.25	This is our fee. You may be charged a fee by the ATM operator.
Live or IVR Customer Service Support	\$0.00	No fee for calling our customer service.
Paper Statement	\$5.00	Per month requested. Account history is available for free online.
Paynuver App Access	\$0.00	
Email & SMS Alerts	\$0.00	Fees from your mobile or data carrier may apply.
Web Account Access	\$0.00	
Using Your Card Outside the U.S.		
ATM Withdrawal – International	\$3.50	This is our fee. You may be charged a fee by the ATM operator.
ATM Balance Inquiry – International	\$1.75	This is our fee. You may be charged a fee by the ATM operator.
Point-of-Sale PIN Transaction – International	\$0.50	This is a per purchase fee.
Currency Conversion Fee – International	3%	Fee is applied to the transaction total in USD.
Other		
Monthly Inactivity Fee	\$4.95	Cards with a balance will be assessed a monthly fee after 12 months of no activity
Card Replacement (Regular or Express Shipping)	\$5.95 to \$30.95	
Secondary Card Order	\$5.95	

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Southern Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Southern Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Southern Bank by calling 1-800-416-6373, by mail at TransCard Customer Service, P.O. Box 1069, Chattanooga, TN 37401, or visit www.paynuver.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.