



# Cardholder Fee Schedule

Winco Holdings



**Activating Your Paycard:** Call (866) 929-8096 to activate your instant issue Visa prepaid card. During activation, select a 4-digit PIN number. A personalized Visa prepaid card will be mailed to your home address after your first payroll load. Activate this paycard and your funds will automatically transfer from your instant issue Visa prepaid card to your new personalized Visa prepaid card. Keep your instant issue paycard as a back-up card in case your card is ever lost or stolen.

**Set Up Paycard Alerts:** Set up paycard alerts by email or text messaging. Alerts can be set up for **Loads** (every time money is added to your paycard) or **Low Balance** (when your paycard falls below a pre-determined amount.) **\*Carrier charges may apply for text messaging.**

**Mobile Banking – Two-Way Texting:** Two-Way Texting allows you to check your account balance, view recent debits/withdrawals and view recent deposits with your cell phone. Set up online or call Global Customer Service. **\*Carrier charges may apply for text messaging.**

**Lost or Stolen Paycards:** Contact Global Cash Card immediately if you have a lost or stolen paycard. Global Cash Card will freeze that paycard, transfer any money from your Visa prepaid card to your original instant issue Visa prepaid card and order you a new personalized Visa prepaid card.

<b><u>FIRST TRANSACTION PER PAY PERIOD</u></b>	NO FEE	<b><u>CARDHOLDER NOTIFICATIONS</u></b>	
<b><u>ATM – UNITED STATES</u></b>		TELECOM/EMAIL/TEXT MESSAGE	NO FEE
WITHDRAWAL (SURCHARGE NO FEE/ALLPOINT)	\$1.75**	<b><u>MOBILE CAPABILITY</u></b>	
WITHDRAWAL (OUT OF NETWORK)	\$1.75**	CARDHOLDER 2-WAY TEXT	NO FEE
OTHER TRANSACTIONS	\$1.00	CARDHOLDER MOBILE WEB	NO FEE
<b><u>ATM – OUTSIDE UNITED STATES</u></b>		<b><u>PAYCARD PROGRAM</u></b>	
WITHDRAWAL	\$3.50*	PIN CHANGE	NO FEE
OTHER TRANSACTIONS	\$3.25	AUTOMATED TELEPHONE/OPERATED ASSISTED	NO FEE
<b><u>POINT OF SALE – UNITED STATES</u></b>		WEBSITE LOG IN	NO FEE
SIGNATURE PURCHASE	NO FEE*	G-CHECK (CASHED AT WALMART)	NO FEE
PIN PURCHASE	NO FEE*	PERIODIC STATEMENT (ELECTRONIC-ONLINE)	NO FEE
SIGNATURE DECLINE	\$0.80	PERIODIC STATEMENT (MAILED – IF REQUESTED)	NO FEE
PIN DECLINE	\$0.45	TRANSFER TO/FROM CHECKING ACCOUNT (ACH)	\$1.00**
RETURN	NO FEE	GLOBAL CASH CARD CONVENIENCE CHECK	NO FEE
<b><u>POINT OF SALE – OUTSIDE UNITED STATES</u></b>		OVER THE COUNTER (U.S.) “BANK TELLER”	NO FEE
SIGNATURE PURCHASE	NO FEE	INACTIVITY FEE/MONTHLY(LOADS ARE TRANSACTIONS)	\$3.00
PIN PURCHASE	\$1.75	(AFTER NINETY (90) DAYS OF NO TRANSACTIONS)	
SIGNATURE DECLINE	\$1.50	<b><u>MONEY TRANSFER WORLDWIDE (CARD TO CARD)</u></b>	NO FEE
PIN DECLINE	\$1.25	<b><u>LOAD CARD</u></b>	
RETURN	NO FEE	DIRECT DEPOSIT	NO FEE
<b><u>BALANCE INQUIRY</u></b>		MONEYGRAM (CASH ONLY – U.S. ONLY)	VENDOR FEE
ONLINE/IVR/LIVE CUSTOMER SERVICE	NO FEE	WESTERN UNION (CASH ONLY – U.S. ONLY)	VENDOR FEE
<b><u>BILL PAY</u></b>			
CARDHOLDER DIRECT TO MERCHANT	NO FEE		
ONLINE	NO FEE		
TELEPHONE	NO FEE		
<b><u>BALANCE INQUIRY</u></b>			
ONLINE, IVR, LIVE CUSTOMER SERVICE	NO FEE		
TELECOM, EMAIL, TEXT MESSAGE	NO FEE		

\* CURRENCY CONVERSION FEE MAY APPLY

\*\* NO FEE IF FIRST TRANSACTION OF PAY PERIOD

The Global Cash Card Visa Prepaid Card is issued by First-Citizens Bank & Trust Company, First California Bank, and MetaBank™, member FDIC, pursuant to license by Visa International.