

SCHEDULE OF FEES

Maintain Checking Account	
Monthly Maintenance Fee	\$9.99. We charge this fee to maintain your Checking Account.
Spend Money	
Signature/Non-PIN Purchase Transaction	None. We do not charge a fee for domestic signature or non-PIN purchases.
PIN Purchase Transaction	None. We do not charge a fee for domestic purchases when you use your PIN.
Withdraw Cash	
ATM Withdrawal	\$3.00. We charge a fee for out-of-network ATM withdrawals. There is no fee when you use an in-network ATM (NYCE network). To find an in-network ATM, visit nyce.net/consumers/atm-locator . Additionally, the ATM owner may charge a fee, even if you do not complete the transaction.
Cash Back with PIN Purchase	None. We do not charge for cash back at the merchant. Select "Debit" and enter your PIN to get cash back when making a purchase at a merchant that allows cash back. Some merchants may charge a fee for cash-back transactions.
Use Debit Card Outside U.S.	
Foreign Transaction	3% of the U.S. dollar amount of each purchase transaction that is at least \$1.00 and is made: <ul style="list-style-type: none"> • in a foreign currency; or • in U.S. dollars but processed outside U.S.
International ATM Withdrawal	3% of the U.S. dollar amount of the foreign currency withdrawal. <ul style="list-style-type: none"> • In addition to our fee, the ATM owner or network operator may charge a fee, even if you do not complete the transaction. Any fee charged by the ATM owner or network operator will be included in the total amount withdrawn from your Checking Account and will apply to the daily ATM withdrawal limit.

Add Money	
Direct Deposit	None. We do not charge a fee for Direct Deposits to your Checking or Savings Account.
Internal Transfer	None. We do not charge a fee for internal transfers between your Checking Account and your Savings Account.
Manage Account	
Paper Statements	\$5.00 per statement. We charge this fee if you elect to automatically receive your monthly statements in paper form. Also, when you receive your monthly statements electronically, this fee will be charged each time you request a paper statement.
Electronic Statements	None. We do not charge a fee to deliver your monthly statements electronically.
Replacement Card—Express Delivery	\$25.00 per card. Your card will typically arrive in 3-5 Business Days. We charge this fee if you elect express delivery of a replacement card.
Replacement Card—Standard Delivery	None. We charge no fee if you elect standard delivery of a replacement card. Your card will typically arrive in 7-10 Business Days.
Live-Agent Customer Service Call	None. We do not charge a fee when you call our Customer Service at 855-646-5242 (855-NINJA42) and speak with a live agent.
Balance Inquiry	None. <ul style="list-style-type: none"> • You may obtain the balance of your Accounts at no charge by accessing your online Account at www.ninjacard.com, using the mobile app, or calling 855-646-5242 (855-NINJA42). • We do not charge a fee for ATM balance inquiries, but the ATM owner or network operator may charge a fee if the ATM is outside the NYCE network.

Banking services provided by Republic Bank of Chicago, Member FDIC. The NinjaCard® Visa® Debit card is issued by Republic Bank of Chicago, pursuant to a license from Visa U.S.A. Inc., and may be used everywhere Visa® debit cards are accepted. NinjaCard, LLC is a financial technology company, not a bank

Manage Account ... continued	
Account Alerts	None. We do not charge a fee for email alerts, which you may elect to enable through your online Account access.
Legal Process	None. We do not charge a fee for handling legal process we receive on your Account such as a garnishment, tax levy, or child support order.
Minimum Deposit to Open Account	None. We do not require a minimum initial deposit to open your Account.
Other Fees	
Return of ACH Debit	None. We do not charge a fee for an ACH debit that is returned unpaid after presentation to your Account.
Stop Payment of Preauthorized Transfer	\$15.00 each. This fee applies to a stop payment order you request on a preauthorized transfer from your Checking or Savings Account.

Transaction Limits	
Note: ATM and card transactions may also be limited in frequency or amount by the ATM owner, network operator, or POS merchant.	
Daily Limit for Signature/Non-PIN Purchases	\$2,000.00.
Daily Limit for PIN Purchases	\$4,000.00.
Daily Limit for ATM Cash Withdrawals (domestic or international)	\$310.00.
Daily Limit for Internal Transfers	Up to the amount in the Account available for withdrawal.
Daily Limit for Card Transfers (i.e., account-to-account, non-ACH transfers)	\$2,000.00.