



You do not have to accept this payroll card.

Ask your employer about other ways to receive your wages.

Monthly fee	Per purchase	ATM withdrawal	Cash Reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$3.00*</b> out-of-network	<b>\$0</b> for ACH Funding <b>\$1.95*</b> Card to Card <b>\$1.95*</b> VRU (Voice Response Unit) or Web
ATM balance inquiry (in-network or out-of-network)			\$0
Customer service (live agent)			\$8.97- per call (1 free per payroll cycle)
Customer service (VRU)			\$8.97- per call (6 free per month)
Inactivity fee (after 12 months of no activity)			\$1.00- per month

**We charge 3 other types of fees. Please see attached for additional details.**

Reissue Card	\$10.95
Replace Card	\$10.95
Multi-currency International Transactions	1% of transaction amount

\* Per transaction fee.

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Find details and conditions for all fees and services inside this package.

## List of all fees for Origin Bank Payroll Card

All fees	Amount	Details
Get started		
Open Card fee	\$0	
Replace or Reissue Card fee	\$10.95	
Monthly usage		
Monthly admin fee	\$0	
Add money		
Direct deposit	\$0	
Cash reload (if not via ACH)	\$1.95	This fee is for card to card transfer or VRU (Voice Response Unit) transfer or Web.
Cash reload (ACH)	\$0	
Get cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Origin Bank ATM Network. Locations can be found at <a href="http://origin.bank/locations/">origin.bank/locations/</a>
ATM withdrawal (out-of-network)	\$3.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the Origin Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM card-to-card debit transfer	\$1.95	6 free per funds load
ATM card-to-card credit transfer	\$1.95	6 free per funds load
VRU or web card-to-card debit transfer	\$1.95	3 free per funds load
VRU or web card-to-card credit transfer	\$1.95	3 free per funds load
Information		
Customer service (automated)	\$8.97	Per call. 6 Free calls per month.
Customer service (live agent)	\$8.97	Per call. 1 Free call per payroll cycle.
ATM balance inquiry (in-network)	\$0	"In-network" refers to the Origin Bank ATM Network. Locations can be found at <a href="http://origin.bank/locations/">origin.bank/locations/</a> .
ATM balance inquiry (out-of-network)	\$0	This is our fee. "Out-of-network" refers to all the ATMs outside of the Origin Bank ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	1%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$3.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$0	This is our fee. You may be charged a fee by the ATM operator.
International Cash Advance	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.
Other		
Inactivity	\$1.00	You will be charged \$1.00 each month after you have not completed a transaction using your card for 12 months.

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

No overdraft/credit feature.

Contact Origin Bank by calling 1-888-292-4037, by mail at 1101 ROC Lane, Ruston, LA 71270, or visit [www.Origin.bank](http://www.Origin.bank).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).