



Grit Visa Prepaid Card fee schedule

(Texas)

Effective July 5, 2022

You have several options to receive your wages: direct deposit to your bank account, a paper check, or this payroll card. Tell your employer which option you choose.			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network * \$2.50 out-of-network	\$0 in-network *
ATM balance inquiry (in-network or out-of-network)			\$0 or \$0.50
Customer service (automated or live agent)			\$0
Inactivity (after 3 months of customer inactivity)			\$5
We charge 8 other types of fees. Here are some of them:			
Card replacement			\$5 per Card
Over-the-counter withdrawal at a financial institution			\$5 per withdrawal
<p>* See https://allpointnetwork.com/locator.html for locations of in-network ATMs for cash reload, cash withdrawal, and balance inquiries.</p> <p>No overdraft/credit feature.</p> <ul style="list-style-type: none">• Your funds are eligible for FDIC insurance.• For general information about prepaid accounts, visit cfpb.gov/prepaid.• Find details and conditions for all fees and services in the Grit Card Agreement. <p>The Grit Visa Prepaid Card is issued by Community Federal Savings Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Card may be used everywhere Visa debit cards are accepted.</p>			



Grit Card Fee Schedule

(Texas)

Effective June 2, 2022

All fees associated with your Grit Visa Prepaid Card

All Fees	Amount	Details
Get Started		
Card Purchase	\$0	There is no fee to obtain the Grit Card.
Card Activation	\$0	There is no fee to activate your Grit Card
Monthly Usage		
Monthly Fee	\$0	There is no monthly fee if your account is active. There is a monthly inactivity fee, see below for this fee amount and details of when this fee will be charged.
Add Money to your Card Account		
Direct Deposit	\$0	There is no fee for direct deposit to your Grit Card
Deposit Cash	\$0	You may deposit cash to your Grit Card within the U.S. at in-network ATMs. "In-network" refers to the Allpoint® ATM Network. Locations can be found at https://allpointnetwork.com/locator.html or using the Mobile App.
Spend Money		
Signature purchase	\$0	There is no fee to use your Grit Card for a point-of-sale purchase within the U.S. when you select "credit." This may or may not involve you signing a receipt for the purchase.
PIN purchase	\$0	There is no fee to use your Grit Card for a point-of-sale purchase within the U.S. when you select "debit" and enter your Personal Identification Number (PIN) or your purchase is submitted by the merchant through a PIN debit network without requiring a PIN.
Automated Clearing House (ACH) Payments	\$0	There is no fee for conducting an ACH payment using Community Federal Savings Bank's routing number and your Grit Card Account number.
Get Cash		
ATM withdrawal (in-network)	\$0	There is no fee for using an in-network ATM for a cash withdrawal. "In-network" refers to the Allpoint® ATM Network with over 55,000 surcharge-free ATMs worldwide. Locations can be found at https://allpointnetwork.com/locator.html or using the Mobile App.
ATM withdrawal (out-of-network)-Domestic	\$2.50	This is our fee. "Out-of-network" refers to ATMs outside the Allpoint® ATM Network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
ATM withdrawal decline (in-network)	\$0	This is no fee assessed when your ATM cash withdrawal request is declined for insufficient funds or exceeding your Card's limits using an in-network ATM.



ATM withdrawal decline (out-of-network)	\$1	This is our fee assessed your ATM cash withdrawal request is declined for insufficient funds or exceeding your Card's limits. "Out-of-network" refers to ATMs outside the Allpoint® network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Over-the-counter withdrawal at a financial institution	\$5	This is our fee charged when you withdraw cash using a Grit Card at a bank or credit union teller location. A fee may also be assessed by a financial institution that is not a Visa-member financial institution.
Move Money to and from your Card Account		
Transfer funds to your bank account from your Grit card account	2%	2% of the amount of the funds transferred. This is our fee per transfer of funds from your Grit Card Account to your bank account at another financial institution.
Transfer funds to another Grit card	\$0	There is no fee to transfer funds to another Grit Card
Transfer from your bank account to your Grit card account	\$0	There is no fee to transfer funds to your Grit Card Account from either your debit card at another financial institution or via ACH from your bank account at another financial institution.
Information		
Customer service (automated or live agent)	\$0	There is no fee for calling Grit Customer Service (automated or live agent), including for balance inquiries. 1-844-GRIT CAN (1-844-474-8226)
ATM balance inquiry (in-network)	\$0	There is no fee for using an in-network ATM to check your balance. "In-network" refers to the Allpoint® ATM Network. Locations can be found at https://allpointnetwork.com/locator.html or using the Mobile App.
ATM balance inquiry (out-of-network)	\$0.50	This is our fee. "Out-of-network" refers to ATMs outside the Allpoint® ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.*		
International Transaction (POS Signature)	3%	3% of the U.S. dollar amount of each transaction for transactions that are processed outside the U.S. or are made in a currency other than U.S. dollars.*
International Transaction (PIN)	3%	3% of the U.S. dollar amount of each transaction for transactions that are processed outside the U.S. or are made in a currency other than U.S. dollars.*
International ATM balance inquiry (in-network)	\$0	There is no fee for using an in-network ATM to check your balance. "In-network" refers to the Allpoint® ATM Network. Locations can be found at https://allpointnetwork.com/locator.html or using the Mobile App.
International ATM balance inquiry (out-of-network)	\$0.50	This is our fee. "Out-of-network" refers to ATMs outside the Allpoint® network. You may also be charged a fee by the ATM operator.
International ATM withdrawal (in-network)	\$0 + 3%	3% of the U.S. dollar amount of each ATM withdrawal that is processed outside the U.S. or made in a currency other than



		U.S. dollars. Aside from this 3% fee, there is no additional fee for using an in-network ATM to withdraw cash.* “In-network” refers to the Allpoint® ATM Network with over 55,000 surcharge-free ATMS worldwide. Locations can be found at https://allpointnetwork.com/locator.html or using the Mobile App.
International ATM withdrawal (out-of-network)	\$3 + 3%	\$3 plus 3% of the U.S. dollar amount of each ATM withdrawal (not including the fee) that is processed outside the U.S. or made in a currency other than U.S. dollars. This is our fee.* “Out-of-network” refers to ATMs outside the Allpoint® network. You may also be charged a fee by the ATM operator.
Other		
Card replacement	\$5	Replacement cards will be mailed to you and arrive within 7-10 business days to the address on file. If the address has changed within 30 days of the replacement card request, we must have proper address verification from you before we can mail the card.
Inactivity	\$5	Per month. Fee applies if there are funds in your Card Account. We assess this fee if you have not had any card activity (for example, purchases, withdrawals, or deposits) for a period of 90 days.

* If you make a withdrawal or transaction in a currency other than U.S. dollars, the amount deducted from your funds will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be different than the rate on the date you made the transaction.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Community Federal Savings Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event that Community Federal Savings Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Grit Card by calling 1-844-GRIT CAN (1-844-474-8226), by mail at Cardholder Services, P.O. Box 543000, Omaha, NE 68154, email to service@gritfinancial.org, or visit <https://gritfinancial.org>.

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.com/complaint.