

List of all fees for Virginia Way2Go Card® Prepaid Mastercard

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	There is no fee to obtain a Card account.
Monthly Usage		
Monthly Usage Fee	\$0.00	There is no monthly fee associated with this card.
Spend money		
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or Personal Identification Number (PIN) number.
Online Bill Pay	\$0.00	There is no fee to use our bill pay service on our website, www.GoProgram.com .
Get Cash		
ATM withdrawal (in-network)	\$0.00	There is no fee for in-network ATM withdrawals conducted at MoneyPass and Comerica ATM locations. In-network Locations can be found at moneypass.com/atm-locator.html and https://locations.comerica.com/ . When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
ATM withdrawal (out-of-network)*	\$0.75	This is our fee. You are allowed two (2) ATM cash withdrawals for no fee each month at out-of-network ATMs. Out-of-network refers to any ATMs not in the MoneyPass and Comerica ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
Teller-assisted cash withdrawal (OTC)	\$0.00	You are allowed unlimited teller-assisted cash withdrawals for no fee at Mastercard Member Bank or Credit Union teller windows.
Information		
ATM balance inquiry (in or out-of-network)	\$0.00	There is no fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.
ATM denial (in or out-of-network)	\$0.00	There is no fee for declined transactions at ATM. You may be assessed a fee by ATM operator for out-of-network declined transactions.
Customer service (IVR and live agent)	\$0.00	You are allowed unlimited calls to Customer Service Interactive Voice Response (IVR) for no fee each month to check your balance or hear your transaction history.
Using your card outside the U.S.		
International ATM transaction	\$0.75	This is <u>our</u> fee you will be charged for each ATM withdrawal you conduct outside the United States. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. Int'l transaction fees may also apply.
International transaction fee	3%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
Other		
Card replacement	\$4.00	This is our fee. You are allowed one (1) card replacement for no fee, every 12 months period, after receipt of your initial card. The card replacement fee will be assessed for each additional request. Standard delivery (7 to 10 calendar days).
Expedited card delivery	\$18.00	If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee. Expedited card delivery is overnight delivery and received within (3-4 calendar days)
Funds transfer (IVR and Web)	\$0.00	There is no fee to transfer funds from your card account to a U.S. Bank account owned by you.
Inactivity Fee	\$1.25	This is our fee. After 24 consecutive months of inactivity, following the activation of your Card, we will assess the fee in the month following the 24 month period of inactivity, and each consecutive month of inactivity, thereafter. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, ATM balance inquiries, or fund transfers for 24 consecutive months. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

* "No Fee" transactions expire at the end of each calendar month if not used.

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

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-800-961-8423, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.GoProgram.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.