

Fees & Transaction Limits

Fee-Based Services and Transactions:	
ATM Withdrawals Out-of-Network Domestic	\$1.25 This is our fee for withdrawing cash from an ATM that is not an in-network ATM. You may also be charged an additional fee by the ATM operator, even if you do not complete a transaction. To find in-network ATMs, use the ATM locator at www.mctrpayment.com .
ATM Withdrawals International	\$1.25 This is our fee for withdrawing cash from an ATM outside the United States. Conversion and exchange rates also apply. Additional International Service Assessment or Cross Border Assessment may also apply to this transaction.
Transfer to External Bank Account International	\$7 + 3.5% of Transferred Amount. We charge transfer fees consisting of a fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees may be less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and transfer taxes charged by us will be disclosed to you before you complete the transaction. Your transaction is subject to an exchange rate conversion, and may be subject to additional fees and taxes, from 3rd parties.
Over the Counter Cash Withdrawal	\$1.25 This is our fee we assess when you withdraw cash at a financial institution that honors cards with card association logo on the front of your card.
Visa International Service Assessment	2% of Transaction Amount. This fee applies if the transaction is initiated in a currency other than U.S. dollars and a currency conversion rate applies.
Visa Cross Border Assessment	0.8% of Transaction Amount. This fee applies if the transaction is initiated in U.S. dollars at a merchant with a non-U.S. country Code.
Reissuance of Lost/Stolen Card	\$2 This fee applies if you request a replacement Card. We will waive the first and second Replacement of Lost / Stolen Card fees.
Priority Shipping Fee	\$8 This fee applies if you request that your replacement Card be expedited. Replacement of Lost / Stolen Card Fee also applies.
Transaction Limits:	
ATM Withdrawal Limit	\$600 per transaction (bank or ATM operator limits may be lower).
Transfer to External Bank Account Domestic or International	\$600 per transaction.
Over the Counter Cash Withdrawal	\$600 per transaction
For security and regulatory reasons, we may further limit the number, type or dollar amount of transactions you may make using your Card account or suspend the use of your Card account and/or Card.	