

Community Financial Resources Prepaid Debit Card Program
Fee Schedule (as of 1/15/11)



CFR offers two types of prepaid debit card accounts. Cards obtained through the Volunteer Income Tax Assistance (VITA) free tax preparation sites for tax refund direct deposit have slightly different pricing than CFR’s premium card designed to be used as a year-round bank account and/ or direct deposit payroll/benefits card. Pricing differences between the two programs are noted below.

Account Enrollment and Maintenance

Initial Card Issuance:	\$0.00
Monthly Account Maintenance Fee:	\$0.00
Monthly Inactivity Fee:	
• Banking/Payroll program	\$0.00
• VITA only -	\$2 a month after 90 days of no activity—not applied to \$0 balance cards

Point of Sale (POS) Transactions

PIN-based (Interlink®)	\$0.00
Signature-based (Visa® debit)	\$0.00
Declined POS Transaction:	\$0.00

Cash Withdrawal Transactions

Cash-back with PIN-based POS purchases:	\$0.00
In-Network/US Bank & MoneyPass® ATMs:	\$0.00 (20,000 U.S. locations)
All “other” ATMs:	\$1.50 + possible surcharge by ATM owners
Declined ATM transactions:	\$0.00
Teller-based cash withdrawals at Visa-servicing banks and credit unions	
• Payroll Program:	\$0.00
• VITA only:	\$5.00

Customer Service and Miscellaneous Fees

Unlimited Web Account Access:	\$0.00
Unlimited IVR (automated phone) Account Access:	\$0.00
Live Call Center Support:	\$0.00/\$3.00
• Banking/Payroll Program-First three live representative calls each month are free of charge	
• VITA only-- First two live rep call each month are free of charge	
• After free call monthly threshold, cardholders will be charged \$3.00 per call	
• Cardholder will never be charged to resolve a card issue	

ATM Balance Inquiries

- Banking/Payroll Program: free balance inquiries at all in-network US Bank or MoneyPass ATMs
- VITA only : \$0.50 per balance inquiry

Electronic Funds Transfer From

- Card to Another Domestic Bank Account: \$0.00
- Card to Another Int’l Bank Account: \$0.00 (international bank account must have ABA #)

Monthly Statement

- online \$0.00
- Paper statement \$2.00 (mailed directly to cardholder upon request)

Account Overdraft

- Overdrafts suppressed
- Off-line transactions and pre-scheduled automatic bill payments can cause overdrafts which produce a \$10.00 shortage charge. Charge can be waived if cardholder calls customer service and arranges to cover shortage.

Standard Card Replacement (3-5 days delivery through USPS)

- No charge through Banking/Payroll Program
- VITA only: \$5.00

Emergency Card Replacement (2 business day delivery)

- Payroll program: \$15
- VITA only: \$25

Cardholder-Selectable Options & Fees

Convenience Checks: \$0.00

Bill-Pay from cardholder website:

- ACH or Certified Check Free

Bill-Pay Stop Payment: \$10.00 per request

Cell Phone or e-mail Alerts

- Zero Balance, Low Balance Threshold, Deposits: \$0.00

Cell Phone Balance Inquiry: \$0.00

Joint Account Companion Cards: \$5.00 per request

Who we are

Who is providing this notice? Companies with the U.S. Bank and U.S. Bancorp names and other affiliates. Please see below for a list of other affiliates that do not have a U.S. Bank or U.S. Bancorp name.

What we do

How does U.S. Bank protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does U.S. Bank collect my personal information? We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or make deposits or withdrawals from your account
- tell us about your investment or retirement portfolio

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply individually—unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a U.S. Bank and U.S. Bancorp name; financial companies such as U.S. Bank National Association and U.S. Bancorp Investments, Inc.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *U.S. Bank does not share with nonaffiliates so they can market to you*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *U.S. Bank doesn't jointly market*

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-USBANKS (800-872-2657), clicking the "Email Us" link at usbank.com, or writing to P.O. Box 64077, St. Paul, MN 55164. You are being provided this notice under Nevada state law. In addition to contacting U.S. Bank, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-604-1100, emailing bcplnfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Street, Carson City, NV 89701-4717

Additional U.S. Bancorp affiliates

The Miami Valley Insurance Company	Mississippi Valley Life Insurance Company	Elan Life Insurance Company
Lyon Financial Services, Inc.	United Country Home Mortgage, LLC	Relocation Results Mortgage, LLC
WMF Mortgage Services, LLC	Arizona Mortgage Advisors, LLC	South Central Mortgage Solutions, LLC
Capital Residential Mortgage, LLC	Plus Relocation Mortgage, LLC	NRI Mortgage Services, LLC
TheMIGroup Mortgage Resources, LLC	Relocation Mortgage Group, LLC	

* Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.

THE ACCELAPAY® CARDHOLDER AGREEMENT

(Effective 03/01/11)

TERMS AND CONDITIONS FOR THE ACCELAPAY CARD

By activating, accepting and using the Accelapay Card ("Card"), you agree to be bound by the terms and conditions contained in this Agreement, which will govern your use of your Card. In this Agreement, "Card" means any card issued by U.S. Bank National Association ("U.S. Bank"), which maintains or accesses your Accelapay Card Account. Your Card has the U.S. Bank and Visa® or U.S. Bank and MasterCard® Brand Marks. "You" and "your" means the person(s) who received the Card from U.S. Bank and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean U.S. Bank, our successors, affiliates or assigns. "Funder" means the organization providing the actual dollar value, "the funds" to your Card. Please read this Agreement carefully and keep it for future reference. The laws of the state of Ohio govern the interpretations of this Agreement, without giving effect to conflict of law principles thereof that may cause the law of another state to apply. This Agreement becomes effective as soon as you activate the Card.

Your Card accesses a special account that has been opened to store the funds associated with your Card. Your Card does not link to a checking or savings account – yours or anyone else's. Your Card is a prepaid debit card and will offer all of the payment capabilities of a check or debit card. This Agreement contains an arbitration provision (including a class action arbitration waiver). It is important that you read the Arbitration Provision section carefully.

HOW TO USE YOUR CARD

- You are able to use your Card to:
 - Pay for purchases at stores and businesses that have agreed to accept the Card ("point-of-sale transactions").
 - Perform transactions at automated teller machines (ATMs).
 - Move money from your Card to a checking or savings account. Fees may apply, see section 5 below.
 - Obtain cash over the counter at any bank or credit union that accepts national association branding on your Card.
 - You can get a receipt at the time you make any transfer to or from your Card using an ATM or point of sale terminal.
 - Use of Card, PIN and Terminal. You will be provided with a Personal Identification Number (PIN), which will allow you to use the Card. You can activate your Card by calling us at 866-363-4134. The Card and PIN are provided for your use and protection, and you agree to:
 - Make sure only you know your PIN – do not write your PIN on your Card or tell anyone.
 - Use the Card, the PIN and any ATM as instructed.
 - Notify us immediately of any loss or theft of your Card or PIN; and
 - Pay for any purchases, cash withdrawals or other transactions made by you or anyone you allow to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as your authorization for this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.
 - Loads to your Card.** Monies deposited into the account accessed by your Card will be available for your use to make selected transactions. You will not receive any interest on the funds associated value stored on the Card. The funds are insured by the Federal Deposit Insurance Corporation ("FDIC"). If you have arranged to have direct deposits made to your Card at least once every 60 days, you can call us at 866-363-4134 to find out whether or not the deposit has been made.
 - Loading Funds to your own Card.** Depending on your Program, you may be able to make cash deposits through participating merchant reload networks. Merchant reload networks provide you the ability to load cash to the Account. If this option is available on your Card you will receive information on available reload networks with your card materials. The back of your card plastic will also bear the logo of any supported reload networks.
- Please note that if you reload your Card at reload network locations, we do not charge you a fee but those businesses may charge a fee to you for the service they provide. Limitations on load deposits are displayed in the Schedule of Fees included with your Card; limits apply regardless of source. Reload networks may set load limits that are lower than what we set. Terms as to what source (i.e. cash, check, or other) can be used to deposit to the Account may be defined by each reload network. Generally, funds deposited through reload networks should be available no later than the next business day, but timing and availability of deposits through reload networks depends on the reload network completing the transaction.



CARD FEES

- Under some situations, you will be charged fees for using your Card. We will charge you and you agree to pay the fees and charges collectively "Fees" set forth on the Schedule of Fees included with your Card. Fees are subject to change from time to time. You will receive prior notice of Fee increases as required by applicable law. Fees will be deducted automatically from the Card balance.

Without limiting the generality of the foregoing, you agree that we may deduct an inactivity fee as permitted by law and described in the Schedule of Fees. You may receive a copy of the current Schedule of Fees by calling us toll free at 866-363-4134.

- Transaction Fees.** Fees charged for ATM withdrawals or Point of Sale (POS) purchases, inquiries and/or declines due to insufficient balance and similar fees.
- ATM Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for balance inquiry even if you do not complete a fund transfer.
- Periodic Fees.** Fees charged on a regularly recurring basis such as monthly maintenance and similar fees.
- Event-driven Fees.** Fees are triggered by a specific event such as the issuance of a replacement Card or account closure and similar events.

IMPORTANT INFORMATION ABOUT USING YOUR CARD

Periodic Statements

- Statements in electronic format will be made available during any month in which a transaction occurs. You will be able to view statement information online at www.accelapay.com.
 - You may request to receive a monthly paper statement by submitting your request online at www.accelapay.com or by contacting us by phone at 866-363-4134. The statement will describe all activity on your Card during the statement period. Paper statements are not available during any month in which a transaction did not occur.
 - The statement will be mailed to the address your funder provides to us. To change the address your statement is mailed to, you must contact us by phone at 866-363-4134 or by mail at Accelapay Client Services, PO Box 9127, Minneapolis MN 55480.
- Use of Telephone Banking Services.** You may obtain Card balances and review recent Card activity by calling 866-363-4134. This information, along with a 60-day history of account transactions, is also available on-line at www.accelapay.com. You also have the right to obtain a 60-day written history of account transactions by calling 866-363-4134, or by writing us at Accelapay Client Services, PO Box 9127, Minneapolis MN 55480.
- Failure to Complete Transactions**
 - We accept no liability to complete any transaction for which adequate funds are not available on your Card according to the rules of the Card.
 - Likewise, we accept no responsibility for funding delays that are the result of late receipt of funding payments by our funder.
 - We are not responsible if you do not have enough money on your Card to complete a particular transaction. You may, however, split your purchases between your Card and another credit or debit card or cash. If you do not know your exact balance, please call customer service at 866-363-4134 to verify your balance prior to attempting to make a purchase.
 - If you authorize a purchase but do not make the purchase as planned, the authorized amount will be subtracted from your Card balance for the next seven (7) days. This is called a credit hold and after seven (7) days it will disappear.
 - Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.
- Transaction Limitations.** Limitations on transfers described on the Schedule of Fees will apply to your Card use. For security reasons, limitations exist on the amount of cash withdrawals you may perform with your Card per day at ATMs and on the total number and dollar amount of purchases at merchants and or cash advances at VISA or MasterCard member banks you may perform during each 24-hour period beginning at 9:00 p.m. Central Time. We reserve the right to change these maximum daily limitations on cash withdrawals and purchases without notice, which we make based on periodic risk assessments. The transaction limitations for your card are noted on your card carrier. We will not reduce these limits without giving you prior notice.
- Returns and Refund.** If you are entitled to a refund for any reason or goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.
- Payment.**
 - Each time you use your Card, the amount of the transaction will be debited from the account associated with your Card. You may not be allowed to exceed the funded balance available on your Card by any individual or series of purchases. Nevertheless, if you make a purchase that exceeds the balance on your Card (an "Overdraft"), you will remain fully responsible for the amount of your purchase or withdrawal which exceeded the balance available on your Card, and you agree to immediately repay to us for all overdrafts. If you fail to do so, we shall have the right to initiate collection proceedings against you in compliance with applicable law. We reserve the right to automatically debit overdrafts from any subsequent credits to the Card or any other Accelapay card you have with us.

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