

EMERALD CARD FEE SCHEDULE

Fee Category/Type Cost of Service	Fee
Set-Up Fee	No Fee
Monthly Activity Charge	No Fee
Add Money	
Direct Deposit	No Fee
Cash Reload at Retail Location	Varies by location, up to \$4.95 per reload ¹
From Bank Account	No Fee
Check to Card – Expedited Funding (Funds in Minutes)	2% for Pre-Printed Payroll and Government Checks with Printed Signature. Minimum \$2 4% for all other accepted check types (including Personal Checks, Handwritten Checks, and Checks with a Handwritten Signature), Minimum \$2 ²
Check to Card – 10 Day Funding (Funds in Days)	No Fee
Get Cash	
Cash Back at Store	Generally No Fee ³
From ATM	\$3.00 per withdrawal ⁴
Over the counter Withdrawal	\$35.00 per withdrawal
Request Check or One Time ACH	No Fee
Spend Money	
Signature	No Fee
PIN	No Fee
Online/Mobile Bill Pay	Regular Delivery: \$0.95 per transaction Expedited Electronic Payments: \$2.00 per transaction Expedited Check Payments: \$15.00 per transaction
Information	
ATM Balance Inquiry	\$1.50 per inquiry ⁴
Call Customer Service (866-353-1266)	Automated IVR Access, No Fee Live Agent, No Fee
Online Customer Service	Emerald Online Account Access, No Fee
Mobile Customer Service	Mobile Text Updates, No Fee ⁵ MyBlock™ App, No Fee ⁵
Statements	Online Statement, No Fee Paper statement upon request, No Fee
Other	
Decline at ATM	\$1.50 per decline ⁴
Monthly Inactivity (After two (2) Months of Inactivity-no credit or debit activity excluding fees)	\$4.95 per month
Replacement Card (Lost, Stolen or Damaged)	No Fee If expedited delivery, \$35.00 per Card

¹ Any Retail Reload Fee is an independent fee assessed by the individual retailer only and is not assessed by us.

² Any Check-to-Card Fee is assessed by Ingo Money, Inc., Our Check-to-Card service provider, and is deducted from the face amount of the check prior to remaining funds being loaded to your Card Account. Please see the Sunrise Banks and Ingo Money Terms and Conditions for more details on the Check-to-Card service.

³ Bofl does not assess a fee for cash back requests at a merchant. However, if you request cash back when making a purchase in a store, you may be charged a fee by the merchant processing the transaction. Always ask the merchant if a surcharge applies when requesting cash back at the point of sale.

⁴ You may be charged an additional surcharge fee by the ATM operator for any transaction, including a balance inquiry, even if you do not complete a withdrawal.

⁵ We do not charge a fee for this service; however, standard text message fees and data rates imposed by your service provider may apply.