

## **FEATURE MESSAGING**

# **No Hidden Fees & No Monthly Fees**

### **Key Messages:**

- No monthly fees
- No sign-up fees
- No minimum balance
- No foreign transaction fees
- No in-network ATM withdrawal fees<sup>1</sup>
- Access to more than 55,000 fee-free ATMs nation wide

### **Disclaimers:**

<sup>1</sup>No fee to withdraw money at Allpoint® ATMs. \$3 fee at other ATMs, plus any ATM operator fee.

### **Do NOT Say:**

- Don't say "no fees"
- Don't say "no hidden fees" in print