

MoneyAccount fee schedule



All fees	Amount	Details
Monthly usage		
Monthly fee	\$5	Monthly fee is reduced to \$3 in any month in which a direct deposit is over \$1000 to MoneyAccount or \$0 based on a qualifying relationship. For more details go to https://www.bbt.com/banking/prepaid-cards/prepaid-debit-card.html
Add money		
Direct Deposit	\$0	There is no fee for a direct deposit to MoneyAccount.
Ingo Money	\$0	No fee if you wait 10 days for access to your funds. This fee is subject to change. For more details go to http://ingomoney.com/termsconditions.html
	2%	For government checks and pre-printed payroll, 2% (minimum of \$5) of the check amount will be charged for access to your funds at the time of transaction. This fee is subject to change. For more details go to http://ingomoney.com/termsconditions.html
	5%	For non-government checks, 5% (minimum of \$5) of the check amount will be charged for access to your funds at the time of transaction. This fee is subject to change. For more details go to http://ingomoney.com/termsconditions.html
Get cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the BB&T ATM network. Locations can be found at https://www.bbt.com/locator/search.html
ATM withdrawal (out-of network)	\$3	"Out-of-network" refers to any non BB&T ATM network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$2	Per call. First two calls per month are free for calling our live agent customer service line, including for balance inquiries.
ATM balance inquiry (in-network)	\$0	"In-network" refers to the BB&T ATM network. Locations can be found at https://www.bbt.com/locator/search.html
ATM balance inquiry (out-of-network)	\$1	This is our fee. "Out-of-network" refers to ATMs outside of the BB&T ATM network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
Currency conversion rate	3%	This is our fee. A non-U.S. dollar ATM or purchase transaction amount is converted into a U.S. dollar amount by multiplying the transaction amount in the non-U.S. dollar currency by a currency conversion rate.
International ATM withdrawal	\$5	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$1	This is our fee. You may also be charged a fee by the ATM operator, even if you do complete a transaction.
Other		
Replacement card	\$5	There is 1 free replacement card per year. Replacement cards will be mailed to you and arrive within 7-10 business days to the address on file. If address has changed within 30 days of the replacement card request, we must have proper address verification from you before card can be mailed.
Expedited card delivery service	\$15	With expedited card delivery service, your replacement card will be mailed to you and arrive within 2-3 business days to the address on file. Replacement cards cannot be mailed to an address if it has changed within the last 30 days.
Paper statement request	\$3	You may request 1 free paper statement per month, mailed to the address on file. This fee applies if additional requests are made in the same month.

Your funds are eligible for FDIC insurance. Your funds are insured up to \$250,000 by FDIC in the event BB&T Bank fails. See www.fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact BB&T Bank by calling 1-800-226-5228, by mail at 200 W. Second Street, Winston-Salem, North Carolina 27101, or visit <https://www.bbt.com/banking/prepaid-cards/prepaid-debit-card.html>

For general information about prepaid accounts, visit www.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 www.cfpb.gov/complaint.

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Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
\$5 [†]	\$0	\$0 in-network \$3* out of network	\$0
ATM balance inquiry (in-network or out-of-network)		\$0 or \$1*	
Customer Service (automated or live agent)		\$0 or \$2** per call	
Inactivity Fee		\$0	
We charge 5 other types of fee(s).			
[†] This fee can be lower if certain account qualifiers are met.			
* This fee may vary depending on how and where the card is used.			
**The first two calls per month are free.			
No overdraft/credit feature			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid .			
Find details and conditions for all fees and services on the reverse side of this form.			