MB Everyday MasterCard Prepaid Card¹ Fee Schedule

The MB Everyday MasterCard® Prepaid Card is a reloadable payment card for purchases or withdrawing funds at ATMs. Once you spend or access the amount of money on the card, you can load additional money. That means you can't overdraw or overspend with MB Everyday making it a great money management tool for people on a budget. You will need to choose a fee plan when you purchase a card.

There are two fee plans to choose from:

- 1) Monthly Fee Advantage. Best for the person who arranges for a regular monthly direct deposit of \$500 or more to the card, and who plans to use the card frequently.
- 2) Pay-As-You-Go. Best for the person who plans to use the card infrequently or who does not arrange for a regular monthly direct deposit.

Fees are effective as of November 2, 2012.

Fee	Monthly Fee Advantage	Pay-As-You-Go	Description	
Card Issue Fee	\$5.00	\$5.00	Fee for the initial issue or purchase of your Card.	
Personalized	45.00	45.00		
Card Issue Fee	\$5.00	\$5.00	Fee to issue a Card personalized with your name.	
Companion Card Issue Fee	\$5.00	\$5.00	Fee to issue a companion card. (One additional card is allowed.)	
Monthly Maintenance Fee	\$5.00		Waived with monthly direct deposit of \$500 or more. This fee is assessed on the first day of every month. For your first month, the fee will be waived.	
Monthly Maintenance Fee		\$0.00	There is no monthly maintenance fee charged in this plan.	
Monthly Dormancy Fee		\$5.00	There is a monthly dormancy fee of \$5.00 if there is no activity on the account for six consecutive months.	
Monthly Maintenance Fee, Companion Card		\$0.00	There is no monthly maintenance fee charged in this plan.	
Transaction Fees for Making Purchases				
Point of Sale – Signature Transaction	FREE	\$1.00	Fee to make a signature purchase. Simply swipe your Card and press Clear, Cancel or Credit to process your transaction as a signature purchase.	
Point of Sale – PIN Transaction	FREE	\$1.00	Fee to make a PIN purchase. To keep your Card secure, never share your PIN with anyone and do not write it on the Card.	

Fee Schedule continues on the reverse side.



The following fees and limits apply to <u>both</u> card plans				
Fee	Cost	Load Limits and Description		
	Adding mone	ey to your Card		
Cash Load Fee	FREE			
at any MB Financial Bank location		Limits: \$2,500 Daily/\$2,500 Weekly/\$2,500 Monthly		
Check Load Fee	FREE			
at any MB Financial Bank location		Limits: \$7,500 Daily/\$7,500 Weekly/\$7,500 Monthly		
Direct Deposit of monthly payroll	FREE			
or benefits checks		Limits: \$10,000 Daily/\$15,000 Weekly/\$15,000 Monthly		
Retail Location Load	Varies			
This fee is subject to the retail load		Limits: \$1,500 Daily/\$3,500 Weekly/\$5,000 Monthly		
network charge by third party				
partners				
	ATM Tra	nsactions		
Withdrawal Fee at MB Financial Bank	FREE	Use your Card at any MB ATM to access your funds.		
ATM				
Withdrawal Fee at Non-MB Financial	First one per month	Fee is assessed each time Card is used to obtain cash from an		
Bank ATM ²	is FREE, then \$2.50	ATM (includes ATMs located outside the United States).		
	each			
Withdrawals				
Over the Counter Cash Withdrawal at	FREE	Use your Card at any MB Financial Bank location to access your		
an MB Financial Bank location		funds.		
Over the Counter Cash Advance at	1.5% of the	Fee to access cash from your account at any institution that		
Non-MB Financial Bank location	Transaction Amount	performs cash advance transactions.		
International Purchases				
International Purchase	3.0% of the	Fee applies each time your Card is used to make a purchase		
Transaction Fee	Transaction	outside of the United States.		
	Amount			
Managing Your Card Account				
Internet Access to your Card Activity	FREE	Access your Card information and activity at any time at www.mbeveryday.com .		
Live Customer Service	FREE	For information about your account, you can speak to a		
		customer service agent over the phone during customer		
		service hours by calling 1.888.422.6562.		
ATM Balance Inquiry Fee ²	First two per month	Fee assessed each time Card balance is requested at <u>any</u> ATM		
	are FREE, then	(MB ATMs, non-MB ATMs, and ATMs located outside the		
	\$1.00 each	United States).		
Automated Telephone Balance Inquiry	FREE	Access your Card information and transactions by calling		
		1.888.422.6562.		
SMS/Text Alert	FREE	Sign up to receive alerts on your account. Subject to fees		
		charged by your mobile provider.		
Email Alert	FREE	Sign up to receive alerts on your account.		
Online Statements	FREE	Access your account at <u>www.mbeveryday.com</u> to view your		
	4	statement online.		
Paper statement Fee	\$3.00	Fee assessed each time a paper statement is mailed.		
Statements are mailed only upon request.				
		neous Fees		
Replacement Card Issue Fee	\$5.00	Fee assessed to issue a new Card to replace a lost or stolen		
5 10 10 1	440.00	Card.		
Expedited Replacement Card Fee	\$40.00	Fee assessed per request to replace a lost or stolen Card in an		
		expedited time frame.		

¹The Card is issued by MB Financial Bank, N.A. pursuant to a license from MasterCard International, Inc. ² If you use an ATM not owned by MB Financial Bank for any transactions (withdrawal or balance inquiry) you may be charged a fee or surcharge by the ATM owner.