

 South Shore Bank ... Just better™	<u>Gift</u>	<u>Reloadable</u>	<u>Travel</u>	<u>Youth</u>
Purchase Fee	\$3.95	\$7.95	\$9.95	\$8.95
Monthly Fee	-	\$3.00	-	\$3.00
Monthly Fee w/ Direct Deposit	-	\$0.00	-	\$0.00
Companion Card Fee	-	-	\$2.95	-
Reload Fee @ Financial Institution	-	\$3.95	\$3.95	\$3.95
Inactivity Fee	\$2.95 - after 12 consecutive months of inactivity	-	\$2.95 - after 12 consecutive months of inactivity	-
ATM Balance Inquiry	-	\$0.50	\$0.50	\$0.50
ATM Domestic	-	\$1.50	\$1.50	\$1.50
ATM International	-	\$3.00	\$3.00	\$3.00
Cash Advance	-	\$5.00	\$5.00	\$5.00
POS PIN Purchase	-	Free	\$0.50	Free
POS Signature Purchase	Free	Free	Free	Free
Lost/Stolen Replacement Fee	\$5.00	\$5.00	\$5.00	\$5.00
Minimum Load Value	\$10	\$20	\$20	\$20
Maximum Load Value	\$1,000	\$3,000	\$3,000	\$3,000
Maximum Balance	\$1,000	\$10,000	\$10,000	\$10,000
Maximum Daily Direct Deposit	N/A	\$5,000	\$5,000	\$5,000
Maximum Daily POS PIN Spend	N/A	\$2,500	\$2,500	\$2,500
Maximum Daily POS Signature	N/A	\$2,500	\$2,500	\$2,500
<i># of Reloads/ Instant Issue</i>				
Life of Card	-	Three Loads	Unlimited reloads	Three Loads
Daily	-	Two reloads per day	Two reloads per day	Two reloads per day
Weekly	-	-	Four reloads per week	-
Monthly	-	-	Ten reloads per month	-
<i># of Reloads/ Personalized Card</i>				
Life of Card	-	Unlimited reloads	-	Unlimited reloads
Daily	-	Two reloads per day	-	Two reloads per day
Weekly	-	Four reloads per week	-	Four reloads per week
Monthly	-	Ten reloads per month	-	Ten reloads per month
Expiration Time Frame	At least five years from the date the card was purchased	At least nine months from the date the card was purchased	At least nine months from the date the card was purchased	At least nine months from the date the card was purchased
Minimum Age to Purchase	None	18 years	16 years old (primary)	18 years old (parent)
Minimum Age to Use	-	-	13 years old (companion)	16 years old (youth)
Registration	Card is registered to the purchaser	Card registered to the purchaser; full CIP is required	Card registered to the purchaser; full CIP is required	Card registered to the purchaser; full CIP is required
ATM Maximum Withdrawal	-	3X/Day or \$500	3X/Day or \$1,500	3X/Day or \$500
Cash Advance Maximum	-	3X/Day or \$500	3X/Day or \$1,500	3X/Day or \$500
Foreign Exchange Markup	-	3%	3%	3%
Lost/Stolen Replacement Time	Up to 30 days	Up to 10 business days	Up to 10 business days	Up to 10 business days



	<u>Gift</u>	<u>Reloadable</u>	<u>Travel</u>	<u>Youth</u>
Use where a debit card is accepted - millions of locations	✓	✓	✓	✓
Ready to use immediately - no credit check required	✓	✓	✓	✓
Direct Deposit funds - including a paycheck		✓	✓	✓
No overdraft fees	✓	✓	✓	✓
Ability to track spending and check balance online	✓	✓	✓	✓
Receive text alerts		✓	✓	✓
Fully transferable to recipient	✓			
Freedom to shop online, in-store or by phone	✓	✓	✓	✓
Safer than cash - can be replaced if lost or stolen	✓	✓	✓	✓
Parents can load from personal account or direct deposit				✓
Parents know how funds are spent - can monitor online				✓
Get cash at ATMs		✓	✓	✓
More convenient than traveler's checks	✓	✓	✓	✓
Teach financial responsibility				✓
FDIC Insured - when registered	✓	✓	✓	✓
Designed for International travel			✓	