

SCHEDULE OF FEES

We reserve the right to change the following Schedule of Fees and Transaction Limitations in our sole discretion and we will provide written notification to you of such change to the extent required by applicable law.

Temporary Card Schedule of Fees

Fee Type	Details	Fee Amount
Initial Acquisition	Temporary Card purchased in Kroger Family of Companies. Fee is paid at time of purchase.	\$3.00
Lost or Stolen Card Replacement	Card will arrive within 7-10 business days.	\$4.95
Expedited Replacement Card Service	Card will arrive within 3-5 business days and you will be charged \$15.05 for expedited service and \$4.95 for L/S Card (totaling \$20).	\$15.05
Monthly Inactivity Fee	Beginning on the 13th Month Following 12 Consecutive Months without a Transaction (as restricted under applicable state law). Not assessed if balance is \$0.00.	\$2.00/month
Customer Service	Contact Us at 888-853-9461.	NO FEE

Personalized Card Schedule of Fees

Fee Type	Details	Fee Amount	
Initial Acquisition	Personalized Card available through a Temporary to Personalized conversion or online at ralphs.KPFprepaid.com .	NO FEE	
Monthly Maintenance Fee	This fee will not take your balance negative.	\$3.00/Month	
Add Money	Direct Deposit	Direct deposit from employer, Government or other source.	NO FEE
	Swipe Reload (Cash Reload)	Swipe reloads at participating Kroger Family of Companies. Fee is paid at the time of swipe.	\$3.00
	Third Party Reload (includes but is not limited to Visa® ReadyLink)	Loads at participating retailers. No fee is assessed by U.S. Bank.	Varies by Retailer
	Card to Card Transfer	Transfer to/from another Personalized Card.	NO FEE
	ReCharge Card™	Performed as a Card to Card transfer. Fee is paid at time of purchase.	\$3.00

Personalized Card Schedule of Fees Continued

Get Cash	ATM Withdrawal — In Network	"In Network" refers to MoneyPass® and Allpoint™ branded ATMs.	NO FEE
	ATM Withdrawal — Out of Network	"Out of Network" refers to all the ATMs outside of the MoneyPass® and Allpoint™ branded ATMs. You may be charged an additional fee by the ATM operator even if you do not complete a transaction.	\$2.00
	ATM Withdrawal — International	"International" refers to all foreign ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction.	\$2.50
	Cash Back at Point of Sale	Get cash back at participating retailers.	NO FEE
	Teller Cash Withdrawal	Get cash back at a Financial Institution that accepts Visa Prepaid Debit Cards.	NO FEE
Spend Money	In the U.S.	Purchase transaction with signature or PIN.	NO FEE
	Foreign Transaction Fee (See Section 22)	Percent of the transaction amount for each purchase or ATM transaction at foreign merchants or ATMs. Fee is assessed even if there is no currency conversion.	1%
Get Info on Your Card	Customer Service	Contact Us at 888-853-9523.	NO FEE
	ATM Balance Inquiry — In Network	"In Network" refers to MoneyPass® and Allpoint™ branded ATMs.	NO FEE
	ATM Balance Inquiry — Other/International	Refers to all the ATMs outside of the MoneyPass® and Allpoint™ branded ATM networks including International ATMs. You may be charged an additional fee by the ATM operator even if you do not complete a transaction.	\$1.00
	Online Statements	Statements available at ralphs.KPFprepaid.com.	NO FEE
	2-Way Text Message Balance Inquiry	Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.	NO FEE
	Email or Text Message Alert	Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.	NO FEE
	Paper Statements	Order paper statements by calling 888-853-9523.	\$1.00/Statement
Other Fees	Lost or Stolen Card Replacement	Card will arrive within 7-10 business days.	\$4.95
	Expedited Replacement Card Service	Card will arrive within 3-5 business days and you will be charged \$15.05 for expedited service and \$4.95 for L/S Card (totaling \$20).	\$15.05
	Account Closure Check Disbursement	In the event of legitimate account closure, we will issue remaining balance via check.	NO FEE

Transaction Limitations

The number and amount of individual credit and debits may never exceed the daily and monthly credit or debit limits. We may refuse to authorize a Card transaction if: (a) it would exceed the amount available for your use; (b) the card is reported lost or stolen; (c) we believe the card is counterfeit. Any load transaction that exceeds the Card maximum will be rejected or returned to the funder. For security reasons, there may be additional limits on the amount, number or type of transactions you can make using the Card. A day is a rolling 24 hour period.

Your Maximum Balance at any point in time is \$10,000		
Your Maximum Daily Load Limit is \$5,000 and 10 transactions for your Personalized Card		
Your Minimum Load Limit for the Temporary Card is \$10 with a Maximum Load Limit of \$500		
There are several ways you can load your Personalized Card. The following limits will apply:		
	Maximum Amount	Maximum Transaction Count
Direct Deposit	\$5,000 per day	5 per day
Swipe Reload at Kroger Family of Companies (includes Visa® ReadyLink at participating retailers who may have different limits) Limited to \$10,000 and 10 transactions every rolling 30 days	\$1,000 per day	3 per day
Card to Card (includes ReCharge™ Card)	\$5,000 per day	2 per day
ReCharge™ Card(Card to Card)	\$1,000 per day	2 per day
Participating Reload Networks (Reload Networks may have lower limits)	\$1,000 per day	3 per day
Point of Sale Return	\$5,000 per day	4 per day
Your Maximum Daily Debit Limit is \$5,000 and 20 transactions per day and includes point of sale purchases, ATM withdrawal, teller cash withdrawal, and card to card transfers. When you use your card anywhere Visa® is accepted for purchases, the following limits will apply:		
Point of Sale Purchase (Personalized Card and includes Cash Back at participating retailers)	\$2,525 per transaction	20 per day
Point of Sale Purchase (Temporary Card)	\$500 per day	20 per day
You can take money off your Personalized Card at any ATM, through a Teller Withdrawal. The following limits will apply:		
ATM Withdrawal (your card may not be used in Jamaica and potentially other countries- see Section 22)	\$1,025 per transaction or \$1,220 per day	3 per day
Teller Cash Withdrawal	\$2,525 per day	3 per day
Card to Card	\$2,500 per day	2 per day

The Ralphs rewards plus Visa® Card is issued by U.S. Bank National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and is only available to residents of the United States. Kroger manages and administers the Rewards Program and the cards are sold by The Kroger Co. and its subsidiaries as authorized sales agents for U.S. Bank National Association.