

10. Fees.

a. Schedule of Services and Fees.

Unless you are a resident of an excluded state, or we otherwise waive or do not apply one or more fees in accordance with the terms of a program, special promotion or offer we may sponsor from time to time, we will impose the fees for the respective transactions set forth in the schedule below conducted through your Account as well as any Sub-Account(s) unless stated otherwise. All fees are in U.S. Dollars and remain subject to change in our discretion and where notice is provided as required by Applicable Law.

| Prepaid REDcard Fee Chart | |
|--|--|
| Purchase Fee | As disclosed on the Temporary Card package |
| Monthly Fee | \$0 |
| Minimum Balance | \$0 |
| Overdraft Fee | \$0 |
| Add Money to your Prepaid REDcard with: | |
| Direct Deposit | \$0 |
| Checking/Savings Account* | \$0 |
| Reload cash at Target Stores in the US** | \$0 |
| Debit Card | \$0 |
| ATM Usage at U.S. Target Stores*** and over 43,000 US Allpoint® network ATMs (ATM usage not available at any other ATMs) | \$0 |
| Send and Receive Money Online | \$0 |
| Foreign Transaction Fee | \$0 |
| *Available to users who have linked their bank account prior to October 28, 2015 **Reloads not currently available in AR and NC ***Card not usable at ATMs in Target Stores in Kansas City, MO | |

The schedule above sets forth fees we impose on the respective transactions. *Other parties (such as merchants with respect to point of sale transactions and other financial institutions with respect to transactions such as cash withdrawals at their branches) may impose separate fees on the same transactions and we make no accounting for those.*

We will deduct all applicable fees from the balance in your Account, or as applicable, Sub- Account, at the time of the imposition of the fees.