

EXHIBIT A (As AMENDED)

ACCOUNTHOLDER FEES

Transaction Description	Fee	Comments
Monthly Fee – Primary Account	No Charge	
Monthly Fee – Sub Account	\$3.00	
Balance Inquiry via IVR	No Charge	
Domestic ATM Withdrawal	\$1.50	See Note 1.
International ATM Withdrawal	\$3.50	
Domestic POS – PIN Based Purchase	\$1.00	
SkylightCheck	\$1.50	One (1) free per pay period.
Transaction Inquiries/Denials	\$1.00	
Money Transfers – Skylight Accounts:		
Via Online Banking	\$1.00	
Via IVR	\$1.50	
Via Live Customer Support	\$3.00	
Money Transfers – Wire/MoneyGram Outgoing:	\$15.00	
Standard Card Replacement	\$7.00	One free a year, delivered regular mail. See Note 2.
Insufficient Funds – Paid	\$15.00	
Insufficient Funds – Returned	\$20.00	
Stop Payment	\$25.00	
Statement via Web	No Charge	
Statement Reprints	\$5.00	
Account Closing Fee	\$3.00	
Inactivity Fee	\$3.00	Assessed after 30 days of continuous inactivity
Live Customer Support	\$3.00	Generally waived if a valid issue and/or the information is not available via the IVR system.
Visa Fees		
One Time Visa Upgrade	FREE	Offered to existing accountholders. New enrollees to receive upon first deposit.
Visa Annual Fee	WAIVED	
Signature Based Visa Purchase	No Charge	
Signature Based Visa Cash Advance	1% of amount (\$5.00 minimum)	See Note 3.

Note 1: ATM transactions within the Allpoint network and U.S. Bank ATMs are surcharge free. ATM owners outside these may surcharge a fee for use.

Note 2: Some card replacements may require exception handling and additional fees may apply.

Note 3: Bank Teller transaction.