



Side-by-Side Comparison: BanXcard vs. WalMart Moneycard

Cardholder Fees	WalMart Moneycard	BanX Inc. BanXcard
One-time Temporary Card Issuance Fee at Wal-Mart store	\$8.94	Free
Additional Card Fee	\$8.94	Free
Reload Personalized Card at Wal-Mart (No Check Cashing)	\$4.64	Free
Reload Personalized Card at Wal-Mart (Check Cashing)	Free	Varies by Retailer averaging .50-\$1.00
Reload Personalized Card at Green Dot Location (other than Wal-Mart store)	Varies by Retailer	N/A
ATM Cash Transaction – Domestic	\$1.95	\$0.95
ATM Cash Transaction - International	\$3.50	\$2.95
ATM Balance Inquiry	\$0.75	\$0.75
POS Cash Back	Free	Free
Wal-Mart POS Balance Inquiry	Free	N/A
IVR (Automatic Telephone System) Balance Inquiry	Free	Free
Monthly Maintenance Fee	\$4.94	\$2.95
Operator Assisted Call	\$2.00	\$0.95
Teller Cash Transaction	\$3.50	N/A
Lost/Stolen Replacement Personalized Card	\$8.94	\$4.95
Paper Periodic Statement Fee	\$2.00	Free
PIN Debit Purchase	Free	Free
Signature Debit Purchase	Free	N/A
Stop Payment Order Fee (see section 7)	\$5.00	N/A
Negative Balance Fee	Free	N/A
Rush Delivery of Personalized Card	\$19.95	\$14.95
Foreign Transactions (see section 19 of fee schedule on WalMart MoneyCard site)	Varies by Transaction	Free

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