## List of all fees for Amarillo National Bank Payroll Cards

All fees	Amount	Details
Get started		
Payroll Card purchase	\$0.00	N/A
Monthly usage		
Monthly fee	\$0.00	N/A
Add money		
Direct deposit	\$0.00	N/A
Cash reload	\$0.00	N/A
Spend money		
Bill payment (regular delivery)	\$0.00	N/A
Bill payment (expedited delivery)	\$0.00	N/A
Get cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Amarillo National Bank ATM Network. Locations can be found at www.anb.com/Find-ATM-Locations.aspx or Allpointnetwork.com
ATM withdrawal (out-of-network)	\$1.25	This is our fee. We will not charge you this fee for your first out-of-network ATM withdrawals each month. "Out-of-network" refers to all the ATMs outside of the Amarillo National Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0.00	No fee for talking to a live agent
ATM balance inquiry (in-network)	\$0	"In-network" refers to the Amarillo National Bank ATM Network. Locations can be found at www.anb.com/Find-ATM-Locations.aspx or Allpointnetwork.com
ATM balance inquiry (out-of-network)	\$1.25	This is our fee. "Out-of-network" refers to all the ATMs outside of the Amarillo National Bank ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	1%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$1.25	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$1.25	This is our fee. You may also be charged a fee by the ATM operator.
Other		
Inactivity	\$0.00	N/A

## Payroll cards are not FDIC insured.

No overdraft/credit feature.

Contact Amarillo National Bank by calling 806-378-8100, by mail at 410 S. Taylor, Amarillo, TX, or visit www.anb.com/Cash-Cards.aspx.

For general information about prepaid accounts, visit *cfpb.gov/prepaid*. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit *cfpb.gov/complaint*.