

Local First Card Schedule A – Cardholder Fees and Transaction Limits

Fee As It Appears On Statement	When You Are Charged	Amount	Suggestions to Minimize or Avoid the Fee
Service Fees:			
Paper Statement	Each time you request that we mail you a paper statement. Applies to offline records older than 18 months for which you need printed and mailed.	\$5.00	View and print your balance and transaction history at no charge by visiting our website.

Card Limits*	
Maximum cumulative amount of all loads in any 24-hour period	May not exceed \$10,000.00
Maximum balance of Card Account at any time ("Maximum Balance")	May not exceed \$10,000.00

* We may increase or decrease these limits or add additional limits from time to time in our sole discretion. We reserve the right to accept or reject any request to reload value to the Card if we reasonably suspect the Card is being used for prohibited purposes. The Card may only be reloaded where the reloads are in the Cardholder's name. We will provide advance notice of such changes when required by Law.

Card Activity Limits		
Activity	Limit	Timeframe
Purchases	May not exceed \$2,500.00	24 Hours or Daily (Calendar Day)
ACH Loads	25	24 Hours or Daily (Calendar Day)

States Where the Local First Rewards Payment Card is not offered***
GPR
Connecticut, Vermont

***If you move to one of these states, your card may be closed and any remaining balance will be returned to you.

The Local First Card is issued by Central Bank of Kansas City, Member FDIC. Discover and the Discover Acceptance Mark are service marks used by Central Bank of Kansas City under license from Discover Financial Services. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and fee schedule found at <https://local-first.us/legal/>. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-855-929-0799. Customer Service is available 24/7.

Your Card may be branded with a local organization rather than Local First. To confirm, all Cards subject to this Fee Schedule have a Card Number that begins with 6564-9901 and display the Discover logo on the back of the Card.