

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

All fees	Amount	Details
<b>Get started</b>		
Payroll Card purchase	\$0.00	<b>N/A</b>
<b>Monthly usage</b>		
Monthly fee	\$0.00	<b>N/A</b>
<b>Add money</b>		
Direct deposit	\$0.00	<b>N/A</b>
Cash reload	\$0.00	<b>N/A</b>
<b>Spend money</b>		
Bill payment (regular delivery)	\$0.00	<b>N/A</b>
Bill payment (expedited delivery)	\$0.00	<b>N/A</b>
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0	“In-network” refers to the Amarillo National Bank ATM Network. Locations can be found at <a href="http://www.anb.com/Find-ATM-Locations.aspx">www.anb.com/Find-ATM-Locations.aspx</a> or <a href="http://Allpointnetwork.com">Allpointnetwork.com</a>
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.
<b>Information</b>		
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 <a href="http://www.anb.com/Find-ATM-Locations.aspx">www.anb.com/Find-ATM-Locations.aspx</a> or <a href="http://Allpointnetwork.com">Allpointnetwork.com</a>
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.
<b>Using your card outside the U.S.</b>		
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.
<b>Other</b>		
Lost/Stolen	\$5.00	Replacement fee for any lost or stolen Payroll card.

**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](http://www.anb.com/Cash-Cards.aspx).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).