



H-E-B Debit Account

Schedule of Account Fees and Terms

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$0.00
Monthly Fee	\$0.00 per month
Interest-Bearing	No
Inactivity Fee	\$4.95 per month. Fee assessed each month if Account is inactive in excess of 90 days.

ATM Fees

When you use an out-of-network ATM, you may be charged surcharge fees and you may be charged a Balance Inquiry Fee even if you do not complete a fund transfer.

ATM Cash Withdrawal Fee – Domestic	\$2.95 for each withdrawal conducted at an ATM in the U.S.; however, this fee is waived for ATM withdrawals conducted at an in-store H-E-B Network ATM.
ATM Cash Withdrawal Fee – International	\$4.95 or each withdrawal conducted at an ATM outside the U.S.
ATM Transaction Decline Fee – Domestic or International	\$0.00 per declined transaction
Balance Inquiry Fee – ATM Domestic	\$0.00 for each balance inquiry conducted at an ATM in the U.S.
Balance Inquiry Fee – ATM International	\$0.00 for each balance inquiry conducted at an ATM outside the U.S.

Tips to avoid ATM Fees:

1. Visit any H-E-B Network ATM in the U.S. (“in-network ATM”) to avoid paying a fee assessed by the ATM owner (“surcharge fee”). Visit your OAC for a list of in-network ATMs.
2. Select “DEBIT” and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.
3. If you do not visit an in-network ATM (“out-of-network ATM”), the institution that owns the terminal (or network) associated with the out-of-network ATM may assess a surcharge fee at the time of your transaction in addition to the other fees contained in this Fee Schedule.

Processing Policies

Funds Availability Policy	<p>Transactions are generally processed as follows:</p> <ul style="list-style-type: none">• Direct Deposits and any other ACH credits are available at the time we receive and process the applicable ACH file or at the time we receive pending deposits that are immediately available for your use.• ACH debits are deducted from your Account in the order of lowest to highest dollar amount if multiple ACH debits are present in a single ACH file that we process or if multiple ACH debits are received with an effective date in the future.• Debit transactions received during the day are debited as they occur if there is a sufficient Available Balance in your Account to pay them.• Fees for services we provide that have not already been debited from your Account are deducted from your Available and Actual Balance.• Generally, funds that we receive from you through eligible third-party service providers will be available to you within one (1) hour from the time we receive them from the third-party service provider. <p>Other Types of Deposits. Timing of funds availability will be disclosed at the time other deposit options are offered to you.</p> <p>This represents our general policy. For specific details, please see the “Funds Availability Policy” section in the Deposit Account Agreement.</p>
Business Day	Any day of the week that is not a Saturday, Sunday, or a federal holiday. Non-Business Days are considered part of the following Business Day.

Additional Account Support

Direct Deposit Fee	\$0.00
Balance Inquiry Fee – OAC, Mobile App, Email, or Text Message	\$0.00 Standard text message or data rates may apply.
Balance Inquiry Fee – Telephone Automated Service	\$0.00
Balance Inquiry Fee – Telephone Customer Service Agent	\$0.00 per inquiry conducted through a Customer Service Agent.
Over-the-Counter Cash Withdrawal Fee at a Financial Institution	\$2.50 Fee applies per withdrawal and is in addition to any Foreign Transaction Fee (if any) at a bank location. A fee may also be assessed by a financial institution that is not a member financial institution (e.g., Visa or Mastercard).
Over-the-Counter Cash Withdrawal Fee at a Netspend Network location	Fees are determined and assessed by third parties and not the Bank. Fees, limits, and service availability vary by location. Visit your OAC for details.
Additional Statement Mailing Fee	\$0.00 per statement requested. \$0.00 to view or print your statement on the OAC.
Replacement Card Fee	\$0.00 per replacement requested for lost, stolen, or damaged Cards.
Additional Card Fee	\$0.00 per additional Card requested.
Card Delivery Fee	7-10 Business Days \$0.00 1-2 Business Days \$25.00
Account Closure Fee	\$0.00 per check requested to return funds at Account closure.
Decline Fee – ACH debit or preauthorized payment transactions	\$0.00 per declined ACH debit or preauthorized payment transaction.
Stop Payment Fee – ACH debit or preauthorized payment transactions	\$0.00 per stop payment requested.
Foreign Transaction Fee	4.0% Fee assessed on all purchase transactions and cash withdrawals conducted outside of the U.S. or in a currency other than U.S. dollars, and is based on U.S. dollar amount of the transaction. Fee may be assessed for transactions conducted in U.S. territories. For cash withdrawal transactions, the surcharge is in addition to the ATM Cash Withdrawal Fee – International.

Funds Transfer

Account-to-Account Transfer Fee – Online	\$0.00 per transfer conducted through the OAC.
Account-to-Account Transfer Fee – Customer Service Agent	\$0.00 per transfer conducted through a Customer Service Agent.

Other Service Fees

Funds Transfer Fee	Visit your OAC for a full range of transfer options between your Account and another account or third party. Depending on the transfer service you select, a fee may be assessed to your Account or to the transferor. The fee may be determined by a variety of factors set by the service provider, such as speed, amount, or destination. Some of the fees are assessed by third parties or the originating bank, and are not assessed by Bank.
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Dispute Resolution

If you have questions or would like additional information

Please visit the OAC or call us at 800-268-4739. We will be happy to assist you. In addition, the Deposit Account Agreement governs the terms and conditions of Account(s) you have with us. Please refer to your Deposit Account Agreement for complete account details.

The H-E-B Debit deposit account and H-E-B Debit Card are established by Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated.

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