

## **Yotta Fee Schedule**

Updated February 3, 2023

### **Low Balance Fees**

Users with a balance of less than \$5.00 in their Yotta account on the first day of the calendar month will be assessed a maintenance fee on that day equal to the lesser of \$1.00 or their balance on that day. The fee will be assessed on the 1st calendar day of the month by debiting the user's Yotta account. If a user's balance as of the 21st of the month is below \$5.00, Yotta will notify that user through e-mail of that balance and the fee associated with small balances as described above, so that the user has time to make a deposit or withdrawal before the first of the next month. By agreeing to the terms of use, you authorize Yotta to deduct this amount from your Yotta account.

### **Transferring money out of Yotta**

Transferring it via Instant Transfer to an eligible debit card linked to your Yotta account, subject to a fee of the greater of \$0.50 or 1.5% of the transaction amount.

Upon account closure remaining account balances greater than \$2.00 will be returned to you. You must call us to arrange for a return of any remaining balance of \$2.00 or less. A fee of up to \$2.00 may apply.

### **Meal Tickets Feature Disclaimer**

When you choose to add to your Yotta Debit Card to the Meal Tickets Service, we round up the amount of Yotta Debit Card transactions made using your Yotta Debit Card feature in your Yotta Account to the next whole dollar amount (from \$0.01 to \$0.99), and transfer the amount in excess of the purchase price to Yotta. At the end of each month, Yotta will donate 1 meal for every transaction that was subject to a round up to Feeding America.

Even dollar transactions (\$xx.00) are not considered qualifying transactions and are not eligible to be rounded up for this Service. The Meal Tickets Service Fee from Debit Card transactions will be deducted from your account once each business day and include all qualified transactions incurred since the last fee withdrawal.