

NetSpend Premier® Visa® Prepaid Card

Fee Schedule

All fees incurred on your account will be deducted from your Card Account balance, except where prohibited by law. In the event your Card Account balance is less than the fee amount being assessed, the entire Card Account balance will be applied to the fee amount, and any unpaid fee amounts MAY RESULT IN THE FEE BEING PENDED UNTIL A VALUE LOAD IS RECEIVED, AT WHICH TIME THE FEE AMOUNT WILL BE DEDUCTED FROM YOUR CARD ACCOUNT. If there is a Pended Fee on your Card Account, any subsequent deposits or loads into your Card Account will first be applied to any negative balance and any Pended Fees. This means your remaining Card Account balance will be less than what you deposited into the Card Account. You may view Pended Fees in the Online Account Center under Pending Transactions or hear Pended Fees via the telephone automated service in the pending section of the transaction history.

Card Order/Enrollment Fee:	No fee
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Purchase Fees:

Plan Fee	\$5.00 per month, billed on the same day every calendar month. Fee is waived for the first month following Card activation.
Signature Purchase Transaction Fee*	Included in FeeAdvantage Plan
PIN Purchase Transaction Fee	Included in Fee Advantage Plan
*During checkout, select "CREDIT" on the keypad to make a Signature Purchase, or select "DEBIT" and enter your PIN to make a PIN Purchase	

Withdraw Cash (see Tip to avoid ATM fees, below):

Over the Counter Cash Withdrawal Fee at a Financial Institution	\$2.50 per withdrawal
Cash Withdrawal Fee at a NetSpend Reload Network Location	Fee will vary. Fee amount is determined and assessed by the location operator only and is not assessed by us.
ATM Cash Withdrawal Fee - Domestic	\$2.50 per withdrawal made at any MoneyPass ATM. Fee is waived for the first withdrawal per calendar month. \$2.50 per withdrawal made at any other ATM, plus ATM owner surcharge fee, if any.
ATM Cash Withdrawal Fee - International	\$4.95 per withdrawal, plus ATM owner surcharge fee, if any, and Foreign Currency Conversion Fee.
ATM Transaction Decline Fee	\$1.00 each
Tip to avoid ATM fees: Select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.	

If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a cash withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card.

Add Money To Your Account:

Direct Deposit	No fee
Add Cash or Checks at a NetSpend Reload Network Location	Reload fee will vary. Fee amount is determined and assessed by the location operator only and is not assessed by us.
Bank Transfer Fee	Visit your online Account Center to learn how to transfer funds to your Card from another bank account using a bank debit card or account number. Fees are determined and may be assessed to the transferor's bank account by the service provider or originating bank and are not assessed by us.

Remote Deposit Capture Load Fee	Fees are determined and may be assessed by the Remote Deposit Capture service provider and are not assessed by us.
Account-to-Account Transfer via Website or Text Message	No fee; standard text message rates may apply.
Account-to-Account Transfer Fee via Customer Service Agent	\$4.95 per transfer, assessed when processed.

Manage Your Account:

Online Account Center	No fee
Mobile Phone Anytime Alerts™	No fee; standard text message rates may apply.
Telephone Access Customer Service	No fee
Balance Inquiry Fee	-No fee online -No fee via e-mail or Anytime Alerts text message; standard text message rates may apply. -No fee via Toll-Free Automated Service -\$0.50 each via telephone customer service agent-\$0.50 each via ATM, plus ATM owner fee, if any
Foreign Transaction Surcharge Fee	3.5% of the U.S. Dollar amount of the purchase or cash withdrawal transaction
Check Request Fee	\$4.95 per check, assessed when processed
Additional Statement Mailing Fee	\$4.95 per statement, assessed when processed
Card Fee - Additional/Secondary	\$5.95 per Card, assessed when processed
Card Fee - Lost, Stolen or Damaged Card Replacement	\$9.95 per Card, assessed when processed.

Pay Bills:

Bill Payment Fee	In addition to the one or more no-cost bill payment methods made available through third-party service providers, you can see a full range of options and applicable fees in your online Account Center.
Stop Payment Fee for Preauthorized Payments	\$10.00 per stopped check, assessed when processed.

Optional Features:

Custom Card Fee	\$4.95 per card, if available. Fee assessed when processed.
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