

List of fees associated with your Netspend® Visa® Prepaid Card.

	<b>Pay-As-You-Go Plan</b>	<b>Monthly Plan</b>
<b>Plan fee</b>	\$0	\$9.95 per mo.†
<b>Per purchase</b>	\$2.00*	\$0
<b>ATM withdrawal</b>	\$2.50	\$2.50
<b>Cash reload</b>	\$3.95*	\$3.95*
<b>Balance Inquiry - ATM or Telephone Automated Service</b>	\$0.50	\$0.50
<b>Live customer service (per call)</b>	\$0.50*	\$0.50*
<b>Inactivity (after 90 days w/ no trans.)</b>	\$5.95 per mo.	\$5.95 per mo.
We charge 6 other types of fees.		

† \$5.00/mo. w/ payroll/benefits direct deposits totaling at least \$500 in 1 calendar month

\* This fee can be lower depending on how and where this card is used.

Register your card for FDIC insurance eligibility and other protections.

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

Find details and conditions for all fees and services below.

The Netspend® Visa® Prepaid Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated.

## List of all fees associated with your Netspend® Visa® Prepaid Card.

To Get Started	
<b>Card Purchase Fee</b>	\$0
No fee for initial card request. Custom cards, secondary cards and replacement cards are available for the fees described below.	

Purchase Plan Options:
Details: The fees described below are associated with your Card Account based on the Purchase Plan option you choose. <b><u>The Pay-As-You-Go Plan listed below is automatically applied to your Card Account when you first obtain the Card.</u></b> You may change your Plan anytime by calling at 1-86-NETSPEND or by visiting <a href="http://www.netspend.com">www.netspend.com</a> .

## Monthly Usage

Plan Fee	
<b>Pay-As-You-Go Plan</b>	<b>Monthly Plan</b>
\$0	\$9.95
<b>Details:</b>	
The Plan Fee for the Monthly Plan is automatically reduced to \$5.00 per month if you receive \$500 in Direct Deposit(s) of payroll checks or government benefits in any one (1) calendar month. Subsequent deposits are not required to keep the reduced fee amount.	
Cardholders on the Pay-As-You-Go Plan who qualify for the \$5.00 Monthly Plan Fee and want to change to the Monthly Plan can do so by calling 1-86-NETSPEND or by logging into their Online Account Center at <a href="http://www.netspend.com">www.netspend.com</a> .	

# Spend Money

## Signature Purchase Transaction Fee

**Pay-As-You-Go Plan**

\$1.00

**Monthly Plan**

\$0

**Details:**

Per transaction. During checkout, select "CREDIT" on the keypad to make a Signature Purchase.

## PIN Purchase Transaction Fee

**Pay-As-You-Go Plan**

\$2.00

**Monthly Plan**

\$0

**Details:**

Per transaction. During checkout, select "DEBIT" and enter your PIN to make a PIN Purchase.

## MoneyGram Bill Payment Service

**Pay-As-You-Go Plan**

\$15.99

**Monthly Plan**

\$15.99

**Details:**

Per bill payment. Fees assessed by third-party service provider. Fee may be lower based on location and the speed and type of payment requested. Fees are subject to change.

## Automated Clearing House (ACH) Payments

**Pay-As-You-Go Plan**

\$0

**Monthly Plan**

\$0

**Details:**

Provide the biller with the issuer's routing number and your assigned Account Number.

## Mobile Refill

**Pay-As-You-Go Plan**

\$0

**Monthly Plan**

\$0

**Details:**

Refill your prepaid phone via the Online Account Center ([www.netspend.com](http://www.netspend.com)) or Anytime Alerts. Message and data rates may apply.

The below fees are associated with all Purchase Plan options.

## Check your Balance

<p><b>Balance Inquiry – Telephone CS Agent</b></p> <p>1-86-NETSPEND (1-866-387-7363)</p>	\$0.50
<p><b>Balance Inquiry via Automated Telephone Service</b></p> <p>1-86-NETSPEND (1-866-387-7363) The automated balance inquiry fee is reduced to \$0 if you receive \$500 in Direct Deposits of payroll checks or government benefits in any one [1] calendar month.</p>	\$0.50
<p><b>Balance Inquiry Fee – ATM - Domestic</b></p> <p>Per inquiry. You may also be charged a fee by the ATM operator.</p>	\$0.50
<p><b>Balance Inquiry via Online Account Center</b></p> <p>Log in to the Online Account Center at <a href="http://www.netspend.com">www.netspend.com</a>.</p>	\$0
<p><b>Balance Inquiry via Anytime Alerts text or email message</b></p> <p>Standard text message or data rates may apply.</p>	\$0

## Withdraw Cash

<p><b>Over-the-Counter Cash Withdrawal Fee at a Financial</b></p> <p>Per withdrawal. A fee may also be assessed by a financial institution that is not a member Visa financial institution. Any additional amounts assessed are third-party fees and are subject to change.</p>	\$2.50
<p><b>OTC Withdrawal Fee at a Netspend Reload Network</b></p> <p>Per withdrawal. Fee is based on the amount of cash withdrawn and assessed by operator of Netspend Reload Network location and may be lower depending on location. This is a third-party fee and subject to change. This service may not be available at all locations.</p>	Greater of 2.75% or \$4.00
<p><b>ATM Cash Withdrawal Fee - Domestic</b></p> <p>Per withdrawal. You may also be charged a fee by the ATM operator. You can avoid ATM fees if you select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.</p>	\$2.50

## Add Money to your Account

<b>Direct Deposit (ACH Deposit)</b>	\$0
<b>Cash Load at a Netspend Reload Network Location</b> Per load. Fee determined and assessed by operator of retail location, and may be lower depending on the retail location. This is a third-party fee and is subject to change.	\$3.95
<b>Debit Card Transfer Fee</b> Per transfer. Transfer is processed and fee assessed to the transferor's bank account by a third party (Vesta). This fee is subject to change. Register at <a href="http://www.netspend.com">www.netspend.com</a> .	\$1.95
<b>Mobile Check Load Fee – 10 day funding</b> Standard text message or data rates may apply.	\$0
<b>Mobile Check Load Fee – Expedited Funding - pre-printed Government and Payroll Checks with Printed Signature</b> Per check load. Percentage taken of total check amount. Minimum fee is \$5.00. Fee discounted from check total prior to loading your Card Account. Fee is charged by third party (Ingo Money) and is subject to change. Standard text message or data rates may apply.	2.0%
<b>Mobile Check Load Fee – Expedited Funding All Other Accepted Check Types</b> Per check load. Percentage taken of total check amount. Minimum fee is \$5.00. Fee discounted from check total prior to loading your Card Account. Fee is charged by third party and is subject to change. Standard text message or data rates may apply.	5.0%

## Move Money to and from your Account

<b>Western Union Money Transfer®</b> Per transfer. Fee to send money is determined and assessed by Western Union. No fee to receive money on your Card via Western Union Money Transfer.	Fee Varies
<b>Account-to-Account Transfer Fee via Website</b> <a href="http://www.netspend.com">www.netspend.com</a>	\$0
<b>Account-to-Account Transfer Fee via Customer Service</b> Per transfer. Fee assessed to transferor's account when the transfer is processed.	\$4.95

## Use your Card outside the U.S.

<b>Foreign Transaction Surcharge</b>	3.5%
Per foreign transaction. Calculated based on the U.S. Dollar amount of the purchase transaction or cash withdrawal. Charged in addition to any applicable Purchase Transaction or OTC Withdrawal Fees.	
<b>ATM Cash Withdrawal Fee - International</b>	\$4.95
Per withdrawal, plus the Foreign Transaction Surcharge. You may also be charged a fee by the ATM operator.	
<b>Balance Inquiry Fee - ATM - International</b>	\$0.50
Per inquiry. You may also be charged a fee by the ATM operator.	
<b>ATM Transaction Decline Fee - International</b>	\$1.00
Per declined transaction. You may also be charged a fee by the ATM operator.	

## Transaction Declines

<b>ATM Transaction Decline Fee - Domestic</b>	\$1.00
Per declined transaction. You may also be charged a fee by the ATM operator.	
<b>ACH/Preauthorized Payment Transaction Decline Fee</b>	\$1.00
Per declined transaction.	

## Add or Replace a Card

<b>Additional Card Fee</b>	\$9.95
For each Additional Card requested that is not a Replacement Card.	
<b>Replacement Card Fee</b>	\$9.95
Per lost, stolen, or damaged card replaced.	
<b>Custom Card Fee</b>	\$4.95
Per Custom Card.	
<b>Card Delivery Fee – 7-10 Business Day Delivery</b>	No Fee
<b>Card Delivery Fee – 3 Business Day Delivery</b>	\$20.00
Charged in addition to Additional Card Fee or Lost, Stolen or Damaged Card Replacement Fee	
<b>Card Delivery Fee – 1-2 Business Day Delivery</b>	\$25.00
Charged in addition to Additional Card Fee or Lost, Stolen or Damaged Card Replacement Fee	

## Overdraft

<b>Overdraft Protection Service Fee</b> (This optional service has Cardholder activation and eligibility requirements.)	\$15.00
\$15.00 per Overdraft occurrence (maximum of 3 fees per calendar month).	

## Other

<b>Additional Statement Mailing Fee</b>	\$5.95
Statements are always available for no fee online at <a href="http://www.netspend.com">www.netspend.com</a> .	
<b>Stop Payment Fee</b>	\$10.00
Per stop payment request on an ACH Debit/Preauthorized Payment Transaction.	
<b>Check Request Fee</b>	\$5.95
For processing and mailing of a return of funds check at account closure. There is no fee if your balance is less than \$6.94 at the time of account closure. Refund checks are not issued for less than \$1.00. See "Withdraw Cash" above for alternative options to remove the funds from your Card Account.	
<b>Account Maintenance Fee</b> (also referred to as the "Inactivity Fee")	\$5.95
Per month. Fee applies if Card Account has not had any activity, that is, no purchases; no cash withdrawals; no load transactions; and no Balance Inquiry Fee for ninety (90) days. If enrolled in the Monthly Plan and your Card Account has had no activity as described above, this fee applies instead of the Monthly Plan Fee.	

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to MetaBank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met and your card is registered. See [www.fdic.gov/deposit/deposits/prepaid.html](http://www.fdic.gov/deposit/deposits/prepaid.html) for details.

Contact Netspend by calling 1-866-387-7363, by mail at P.O. Box 2136, Austin, TX 78768, or visit [www.netspend.com](http://www.netspend.com) to learn more about the terms and conditions of your prepaid account, obtain balance information, request a copy of your transaction history or to report unauthorized transactions.

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