

## Summary of fees:

Plan fee	
Pay-As-You-Go Plan	Monthly Plan
\$0	\$9.95 <sup>*</sup> per mo.

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Per purchase	
Pay-As-You-Go Plan	Monthly Plan
\$2.00 <sup>*</sup>	\$0

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ATM withdrawal	
Pay-As-You-Go Plan	Monthly Plan
\$2.50	\$2.50

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Cash reload	
Pay-As-You-Go Plan	Monthly Plan
\$3.95 <sup>*</sup>	\$3.95 <sup>*</sup>

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ATM balance inquiry	
Pay-As-You-Go Plan	Monthly Plan
\$0.50	\$0.50

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Live Customer service (per call)	
Pay-As-You-Go Plan	Monthly Plan
\$0	\$0

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Inactivity (after 90 days w/ no trans.)	
Pay-As-You-Go Plan	Monthly Plan
\$5.95 per mo.	\$5.95 per mo.

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**We charge 13 other types of fees.**

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<sup>\*</sup> \$5.00/mo. w/ payroll/benefits direct deposits of \$500 in 1 calendar month.  
<sup>\*</sup> This fee can be lower depending on how and where this card is used.

**No overdraft/credit feature.**  
Register your card for FDIC insurance eligibility and other protections.

For general information about prepaid accounts, visit [www.cfb.gov/prepaid](http://www.cfb.gov/prepaid).  
Find details and conditions for all fees and services below.

The Netspend Prepaid Mastercard is issued by Pathward, National Association, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

## List of all fees associated with your Netspend® Prepaid Mastercard®

### Details of All Fees

#### To Get Started

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

#### Plan Fee Options

<b>Pay-As-You-Go Plan</b>	<b>\$0</b>
<b>Monthly Plan</b>	<b>\$9.95</b>
<b>Reduced Monthly Plan</b>	<b>\$5.00</b>

The Pay-As-You-Go Plan listed above is automatically applied to your Card Account when you first obtain the Card. You may change your Plan any time by calling 1-86-NETSPEND/1-866-387-7363 or by visiting [www.netspend.com](http://www.netspend.com).

The Reduced Monthly Plan is an available Plan option for Card Accounts that receive at least \$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 Monthly Plan option available. Upon qualifying, an eligible Cardholder who is on the Pay-As-You-Go Plan may call 1-86-NETSPEND or visit [www.netspend.com](http://www.netspend.com) to change to the Reduced Monthly Plan; a Cardholder already enrolled in the Monthly Plan will automatically be changed to the Reduced Monthly Plan.

#### Per Purchase

##### Signature Purchase Transaction Fee

<b>Pay-As-You-Go Plan</b>	<b>\$1.00</b>
<b>Monthly Plan</b>	<b>\$0</b>
<b>Reduced Monthly Plan</b>	<b>\$0</b>

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

##### PIN Purchase Transaction Fee

<b>Pay-As-You-Go Plan</b>	<b>\$2.00</b>
<b>Monthly Plan</b>	<b>\$0</b>
<b>Reduced Monthly Plan</b>	<b>\$0</b>

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

#### The fees listed below are associated with all Plan Fee options.

#### Spend Money

<b>MoneyGram® Bill Payment Service</b>	<b>Fee Varies</b>
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Per bill payment. Fee is determined and assessed by MoneyGram. This is a third-party fee and is subject to change.

<b>Automated Clearing House (ACH) Payments</b>	<b>\$0</b>
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Provide the biller with the Issuer's routing number and your assigned Account Number

#### Check your Balance

<b>Customer Service (Automated or Live Agent)</b>	<b>\$0</b>
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No fee for calling Customer Service (Automated or Live Agent) for inquiries, including balance inquiries. 1-86-NETSPEND (1-866-387-7363)

<b>ATM Balance Inquiry Fee – Domestic</b>	<b>\$0.50</b>
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Per inquiry. You may also be charged a fee by the ATM operator.

<b>Balance Inquiry via Online Account Center</b>	<b>\$0</b>
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Log in to the Online Account Center at [www.netspend.com](http://www.netspend.com).

<b>Balance Inquiry via Anytime Alerts (Email or Text Message)</b>	<b>\$0</b>
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Standard text message or data rates may apply.

#### Withdraw Cash

<b>Over-the-Counter ("OTC") Withdrawal Fee at a Financial Institution</b>	<b>\$2.50</b>
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Per withdrawal. A fee may also be assessed by a financial institution that is not a Mastercard member financial institution.

<b>OTC Withdrawal Fee at a Netspend Reload Network Location</b>	<b>Up to the Greater of 2.75% of the withdrawal amount or \$4.00</b>
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Per withdrawal. Fee may be either a flat fee or a percentage of the withdrawal amount. Fee is determined and assessed by operator of Netspend Reload Network location and varies depending on location and amount of cash withdrawn. This is a third-party fee and is subject to change.

<b>ATM Withdrawal Fee – Domestic</b>	<b>\$2.50</b>
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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.

#### Add Money to your Card Account

<b>Direct Deposit (ACH Deposit)</b>	<b>\$0</b>
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No Fee.

<b>Cash Reload at a Netspend Reload Network Location</b>	<b>Up to \$3.95</b>
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Per load. Fee is determined and assessed by operator of Netspend Reload Network location and varies depending on location. This is a third-party fee and is subject to change.

<b>Mobile Check Load Fee – Standard</b>	<b>\$0</b>
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This is a third-party fee and is subject to change. Standard text message or data rates may apply.

<b>Mobile Check Load Fee – Expedited (Government and Payroll Checks with a Pre-printed Signature)</b>	<b>Greater of 2.0% of total check amount or \$5.00</b>
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Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card Account. This is a third-party fee and is subject to change. Standard text message or data rates may apply.

<b>Mobile Check Load Fee – Expedited (All Other Accepted Check Types)</b>	<b>Greater of 5.0% of total check amount or \$5.00</b>
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Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card Account. This is a third-party fee and is subject to change. Standard text message or data rates may apply.

#### Move Money to and from your Card Account

<b>Western Union Money Transfer®</b>	<b>Fee Varies</b>
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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. This is a third-party fee and is subject to change.

<b>Account-to-Account Transfer Fee via Website</b>	<b>\$0</b>
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[www.netspend.com](http://www.netspend.com)

<b>Account-to-Account Transfer Fee via CS Agent</b>	<b>\$4.95</b>
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Per transfer via Customer Service Agent. Fee is assessed to transferor's account when the transfer is processed.

<b>Debit Card Transfers – Inbound</b>	<b>\$0</b>
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Per transfer from your debit card at another financial institution to your Card Account.

<b>Debit Card Transfers – Outbound</b>	<b>1.5% of transfer amount, minimum \$2.95</b>
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Per transfer from your Card Account to your debit card at another financial institution. Fee is assessed to your Card Account.

<b>Bank Transfer – Inbound</b>	<b>\$0</b>
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Per transfer of funds via ACH from your bank account at another financial institution to your Card Account. This is a third-party fee and is subject to change.

<b>Bank Transfer – Outbound</b>	<b>\$1.95</b>
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Per transfer of funds via ACH from your Card Account to your bank account at another financial institution. This is a third-party fee and is subject to change.

#### Using Your Card Outside the U.S.

<b>Foreign Transaction Surcharge</b>	<b>3.5%</b>
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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 Fee or OTC Withdrawal Fee.

<b>ATM Withdrawal Fee – International</b>	<b>\$4.95</b>
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Per withdrawal, plus the Foreign Transaction Surcharge. You may also be charged a fee by the ATM operator.

<b>ATM Balance Inquiry Fee – International</b>	<b>\$0.50</b>
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Per inquiry. You may also be charged a fee by the ATM operator.

<b>ATM Transaction Decline Fee – International</b>	<b>\$1.00</b>
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Per declined transaction. You may also be charged a fee by the ATM operator.

#### Transaction Declines

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

<b>ACH/Preauthorized Payment Transaction Decline Fee</b>	<b>\$1.00</b>
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Per declined ACH transaction.

#### Add or Replace a Card

<b>Additional Card Fee</b>	<b>\$9.95</b>
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For each Additional Card requested that is not a Replacement Card.

<b>Replacement Card Fee</b>	<b>\$9.95</b>
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Per lost, stolen, or damaged Card replaced.

<b>Custom Card Fee</b>	<b>\$4.95</b>
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Per Custom Card.

<b>Card Delivery Fee – 7-10 Business Days</b>	<b>\$0</b>
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No Fee.

<b>Card Delivery Fee – 3 Business Days</b>	<b>\$20.00</b>
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Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested for order of Additional or Replacement Card.

<b>Card Delivery Fee – 1-2 Business Days</b>	<b>\$25.00</b>
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Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested for order of Additional or Replacement Card.

#### Other

<b>Additional Statement Mailing Fee</b>	<b>\$5.95</b>
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The fee for first written transaction history requested in any calendar month is \$0. If you request more than one written transaction history in a given month, each additional request is \$5.95. Statements are always available for no fee online at [www.netspend.com](http://www.netspend.com).

<b>Stop Payment Fee</b>	<b>\$10.00</b>
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Per stop payment request on an ACH Debit/Preauthorized Payment Transaction.

<b>Check Request Fee</b>	<b>\$5.95</b>
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For processing and mailing of a return of funds check at Card Account closure. **Refund checks are not issued for balances of less than \$1.00.** If your Card Account balance will be reduced to less than \$1.00 after the Check Request Fee is debited, the Check Request Fee will be waived. See "Withdraw Cash" above for alternative options to remove the funds from your Card Account.

<b>Inactivity Fee</b>	<b>\$5.95</b>
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Per month. Fee applies if there are funds in the Card Account and the Card Account has had no activity, i.e., 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 Pathward, National Association, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Pathward, N.A., 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.

#### No Overdraft/Credit Feature

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

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