

| Monthly Fee | Per Purchase | ATM Withdrawal | Cash Reload |
|--|--------------|---|----------------|
| \$9.95[†] | \$0 | \$0 In-Network \$2.95 Out-of-Network | \$5.95* |
| ATM Balance Inquiry (In-Network and Out-of-Network) | | | \$0 or \$0.95 |
| Customer Service (automated or live agent) | | | \$0 per call |
| Inactivity Fee (After 12 months with no transactions) | | | \$0 per month |
| We charge 6 other types of fees. | | | |
| <p>[†]No fee with direct deposit(s) of \$1,000.00 or more in the prior 30-day billing cycle.</p> <p>*This fee can be lower or charged differently depending on how and where this card is used.</p> <p>No overdraft/credit feature.</p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services at card.com/fees or card.com/cardholder-agreement or call 866-345-4520.</p> | | | |

The CARD.com Prepaid Mastercard® is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license by Mastercard International Incorporated.

List of All Fees for CARD.com Prepaid Mastercard®

| All Fees | Amount | Details |
|--|--------------------|---|
| Monthly Fee | \$9.95 | This is our Monthly Maintenance Fee of \$9.95 per rolling 30-day period; the fee is assessed on the first day of the period; the first 30-day period is triggered by the first-time funds added and covers up to three (3) Card Accounts. If a total of \$1,000.00 or more, was direct deposited across any of your Card Accounts in the previous rolling 30-day period, the Monthly Maintenance Fee will be waived. Direct deposit refers to ACH payments received from a payroll or federal benefits source, excluding tax refund deposits. If during the next rolling 30-day period the \$1,000.00 minimum direct deposit amount is not met, the Monthly Maintenance Fee will be assessed. |
| Get Cash | | |
| Cash back at point-of-sale | \$0.00 | You can withdraw cash when you are offered cash back at participating grocery stores, gas stations, etc., for no fee. |
| Domestic ATM Cash Withdrawal Fee (Out-of-Network) | \$2.95 | This is our fee for each Out-of-Network ATM Withdrawal. We do not charge for In-Network ATM Withdrawals. MoneyPass® ATM withdrawals are "In-Network" for you and can be used without incurring a fee. All other ATMs are " Out-of-Network ". You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Over-the-Counter Withdrawal Fee (Domestic) | \$2.95 | This is our fee for each Over-the-Counter withdrawal. This fee is charged each time you make a withdrawal of cash from a teller at a financial institution. |
| Spend Money | | |
| Non-PIN Based Transaction Processing Fee (Signature POS transaction) | \$0.00 | No fee is assessed for purchase transactions made in the fifty (50) U.S. states. |
| PIN-Based Transaction Processing Fee (PIN transaction with or without cashback) | \$0.00 | No fee is assessed for purchase transactions made in the fifty (50) U.S. states. |
| Card-to-Card Transfer | \$0.00 | No fee is assessed when funds are transferred to eligible cards issued by The Bancorp Bank, N.A. |
| Add Money | | |
| Direct Deposit (includes funds transfers to the CARD.com Card Account from outside financial institutions) | \$0.00 | No fee is assessed for direct deposit of your paycheck, benefits, tax refund, or other ACH deposit. |
| Card-to-Card Transfer | \$0.00 | No fee is assessed when funds are transferred to eligible cards issued by The Bancorp Bank, N.A. |
| Information | | |
| CARD.com Mobile App or Online Website | \$0.00 | Download the app to view your current balance. Our quick balance feature gives you real-time access to your balance without requiring a login once enabled. Or login to the CARD.com website to view your current balance. |
| In the IVR | \$0.00 | Call 866-345-4520 to hear your current balance or simply text "BAL" and the last 4 digits of the card (e.g., "bal 1234") from the phone number registered with your account to short code 62714. Standard text message or data rates may apply. |
| Balance Inquiry Fee (PIN & ATM) Domestic (Out-of-Network) | \$0.95 | This is our fee for each Out-of-Network Balance Inquiry at a Domestic ATM. We do not charge for In-Network ATM Balance inquiries at MoneyPass® ATMs which are considered "In-Network" and can be used without incurring a fee. All other ATMs are " Out-of-network ". You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Using Your Card Outside the U.S. | | |
| Foreign Transaction Fee | 2.95% | Each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD), a 2.95% of each transaction amount will be assessed. |
| International ATM Cash Withdrawal Fee (Out-of-Network) | \$2.95 + 2.95% | This is our fee for each International ATM Withdrawal plus the 2.95% of the transaction amount for the Foreign Transaction Fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Over-the-Counter Withdrawal Fee (International) | \$2.95 + 2.95% | This is our fee for each Over-the-Counter withdrawal. This fee is charged each time you make a withdrawal of cash from a teller at a financial institution. |
| Balance Inquiry Fee (PIN & ATM) International | \$0.95 | This is our fee for each Balance Inquiry at an International ATM. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Third-Party | | |
| Check Funds Transfer (Third-Party) Ingo Money | \$5.00 or up to 5% | This is not our fee and is subject to change, accurate as of 02/08/2019. Money in 10 Days - no fee. A fee of up to 5% of check value may apply when cashing a check for transfer to your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. The fee is deducted from the check value. Go to ingomoney.com for more information. |

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| Cash Reloads | \$5.95 | Third-party reload networks such as Green Dot® and Western Union® may assess a fee for adding cash. Be sure to ask about the cost before adding any cash. This is not our fee and is subject to change. A fee of up to \$5.95 may apply when adding cash through Green Dot, this fee is accurate as of 02/08/2019. The fee is collected at the time of adding cash by the third-party load network. Go to greendot.com or westernunion.com for more information. |
| Other | | |
| Card Replacement Lost Stolen Fee | \$0.00 | Per Card, when a Card is issued or replaced for any reason. (Standard 7-10 business day delivery) |
| CSR Express Delivery Fee | \$29.95 | This is our fee for each express delivery request of a replacement Card that is expedited and reissued or replaced for any reason. (2-3 business day delivery) |
| Paper or Electronic Statements | \$0.00 | Use the website or mobile app to view your transaction history. |
| <p>Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to The Bancorp Bank, N.A., an FDIC-insured institution. Once there, your funds are insured for up to \$250,000 by the FDIC in the event The Bancorp Bank, N.A., fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.</p> <p>No overdraft/credit features.</p> <p>Contact CARD.com customer service by visiting card.com/support, calling 866-345-4520, or mail us at Cardholder Services, CARD.com, P.O. Box 3120, 901 N Francisco Ave #3120, Mission, TX 78573.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid.</p> <p>If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.</p> | | |

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