

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
<b>\$9.95<sup>†</sup></b>	<b>\$0</b>	<b>\$0</b> In-Network <b>\$2.95</b> Out-of-Network	<b>\$5.95*</b>
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.**

<sup>†</sup>No fee with direct deposit(s) of \$1,000.00 or more in the prior 30-day billing cycle.

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

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). Find details and conditions for all fees and services at [card.com/fees](http://card.com/fees) or **card.com/cardholder-agreement** or call **866-345-4520**.

The CARD.com Visa® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc.

List of All Fees for CARD.com Prepaid Visa® Card

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. <b>Direct deposit refers to ACH payments received from a payroll or federal benefits source, excluding tax refund deposits.</b> 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.
<b>Get Cash</b>		
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. <b>We do not charge for In-Network ATM Withdrawals. MoneyPass® ATM withdrawals are "In-Network"</b> for you and can be used without incurring a fee. All other ATMs are " <b>Out-of-Network</b> ". 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.
<b>Spend Money</b>		
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.
<b>Add Money</b>		
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.
<b>Information</b>		
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. <b>We do not charge for In-Network ATM Balance inquiries at MoneyPass® ATMs which are considered "In-Network"</b> and can be used without incurring a fee. All other ATMs are " <b>Out-of-network</b> ". You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S.</b>		
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.
<b>Third-Party</b>		
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 <a href="http://ingomoney.com">ingomoney.com</a> for more information.

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 <a href="http://greendot.com">greendot.com</a> or <a href="http://westernunion.com">westernunion.com</a> for more information.
<b>Other</b>		
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.

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](http://fdic.gov/deposit/deposits/prepaid.html) for details.

**No overdraft/credit features.**

Contact CARD.com customer service by visiting [card.com/support](http://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.**

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

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