Summary of fees:

Plan fee

Pay-As-You-Go Plan	Monthly Plan
$0	$5.95 per mo.

Per purchase

Pay-As-You-Go Plan	Monthly Plan
$1.50	$0

ATM withdrawal

Pay-As-You-Go Plan	Monthly Plan
$2.95	$2.95

Cash reload

Pay-As-You-Go Plan	Monthly Plan
$3.95*	$3.95*

ATM balance inquiry

Pay-As-You-Go Plan	Monthly Plan
$0.50	$0.50

Live customer service (per call)

Pay-As-You-Go Plan	Monthly Plan
$0	$0

Inactivity (after 90 days w/ no trans.)

Pay-As-You-Go Plan	Monthly Plan
$5.95 per mo.	$5.95 per mo.

We charge 7 other types of fees.

* 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 *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 a license from Visa U.S.A. Inc. Card may be used everywhere Visa debit cards are accepted.

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

Details of All Fees

To Get Started

Card Purchase Fee	Up to $9.95

For initial Card purchase. Fee is determined and assessed by operator of retail location and varies depending on location. This is a third-party fee and is subject to change.

Plan Fee Options

Pay-As-You-Go Plan	$0
Monthly Plan	$5.95

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.

Per Purchase

Signature Purchase Transaction Fee

Pay-As-You-Go Plan	$1.50
Monthly Plan	$0

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

PIN Purchase Transaction Fee

Pay-As-You-Go Plan	$1.50
Monthly Plan	$0

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

Automated Clearing House (ACH) Payments	$0

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

Check your Balance

Customer Service (Automated or Live Agent)	$0

No fee for calling Customer Service (Automated or Live Agent) for inquiries, including balance inquiries. 1-86-NETSPEND (1-866-387-7363).

ATM Balance Inquiry Fee – Domestic	$0.50

Per inquiry. You may also be charged a fee by the ATM operator.

Balance Inquiry via Online Account Center	$0

Log in to the Online Account Center at www.netspend.com.

Balance Inquiry via Anytime Alerts™ (Email or Text Message)	$0

Standard text message or data rates may apply.

Withdraw Cash

Over-the-Counter ("OTC") Withdrawal Fee at a Financial Institution	$0

Per withdrawal. A fee may also be assessed by a financial institution that is not a Visa-member financial institution.

OTC Withdrawal Fee at a Netspend Reload Network Location	Up to the greater of 2.75% of the withdrawal amount or $4.00

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.

ATM Withdrawal Fee – Domestic	$2.95

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

Direct Deposit (ACH Deposit)	$0	No fee.
Cash Reload at a Netspend Reload Network Location	Up to $3.95	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.
Mobile Check Load Fee – Standard	$0	This is a third-party fee and is subject to change. Standard text message or data rates may apply.
Mobile Check Load Fee – Expedited (Government and Payroll Checks with a Pre-printed Signature)	Greater of 2.0% of total check amount or $5.00	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.
Mobile Check Load Fee – Expedited (All Other Accepted Check Types)	Greater of 5.0% of total check amount or $5.00	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

Account-to-Account Transfer Fee via Website	$0	www.netspend.com.
Account-to-Account Transfer Fee via CS Agent	$4.95	Per transfer via Customer Service Agent. Fee is assessed to transferor's account when the transfer is processed.
Me-to-Me Transfer – Inbound	$0	Transfer of funds via ACH from your bank account at another financial institution to your Card Account.
Me-to-Me Transfer – Outbound	$3.00	Per transfer. Transfer of funds via ACH from your Card Account to your bank account at another financial institution.

Using Your Card Outside the U.S.

Foreign Transaction Surcharge	4.0%	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.
ATM Withdrawal Fee – International	$0	Per withdrawal. Foreign Transaction Surcharge applies. You may also be charged a fee by the ATM operator.
ATM Balance Inquiry Fee – International	$0	Per inquiry. You may be charged a fee by the ATM operator.

Transaction Declines

ATM Transaction Decline Fee – Domestic or International	$1.00	Per declined transaction. You may also be charged a fee by the ATM operator.
ACH/Preauthorized Payment Transaction Decline Fee	$0	No fee.

Add or Replace a Card

Additional Card Fee	$0	For each additional Card requested that is not a replacement Card.
Replacement Card Fee	$3.95	Per lost, stolen, or damaged Card replaced.
Custom Card Fee	$4.95	Per custom Card.
Card Delivery Fee – 7-10 Business Days	$0	No fee.
Card Delivery Fee – 3 Business Days	$20.00	Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested with additional or replacement Card orders.
Card Delivery Fee – 1-2 Business Days	$25.00	Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested with additional or replacement Card orders.

Other

Additional Statement Mailing Fee	$0	Statements are also available by logging in to your Online Account Center at www.netspend.com or by calling 1-86-NETSPEND (1-866-387-7363).
Stop Payment Fee	$0	Per stop payment request on an ACH Debit/Preauthorized Payment Transaction.
Check Request Fee	$5.95	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.
Inactivity Fee	$5.95	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 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 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 to learn more about the terms and conditions of your prepaid account.

For general information about prepaid accounts, visit 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.