

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$0.00
Monthly Fee	\$4.95 per month ; fee assessed on the monthly anniversary of first funding of the account
Interest-Bearing	Yes
Other Service Fees	<i>Please consult section at the end of this document for a list of additional service fees.</i>

ATM Fees

The institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction.

ATM Cash Withdrawal Fee – Domestic	\$2.50 for each withdrawal conducted at an ATM in the U.S.; however, this fee is waived for the first withdrawal conducted at a MoneyPass® Network ATM during each calendar month.
ATM Cash Withdrawal Fee – International	\$4.95 for each withdrawal conducted at an ATM outside the U.S.
Balance Inquiry Fee – ATM Domestic	\$1.00 for each balance inquiry conducted at an ATM in the U.S.
Balance Inquiry Fee – ATM International	\$1.00 for each balance inquiry conducted at an ATM outside the U.S.

Optional Debit Card Overdraft Service

This optional service has Accountholder activation and eligibility requirements. See the Deposit Account Agreement for information.

Overdraft Fee	\$15.00 per transaction that overdraws your account by more than \$10.00.
Maximum Number of Overdraft Fees per Calendar Month	4
Overdraft Fee Threshold	If your available balance is overdrawn by \$10 or less, you will not be charged an overdraft fee. <i>Please see your Deposit Account Agreement for additional information on avoiding overdraft fee(s).</i>

Processing Policies

Posting Order The Order in Which Withdrawals and Deposits are Processed	Transactions are generally processed as follows: <ul style="list-style-type: none"> • Direct deposits and any other ACH credits are posted at the time we receive and process the applicable ACH file or at the time we receive pending deposits that are immediately available for your use. ACH debits are deducted from your account in the order of lowest to highest dollar amount if multiple ACH debits are present in a single ACH file that we process. • Debit transactions received during the day are debited as they occur if there is a sufficient balance in your account to pay them. • Finally, fees for services we provide that have not already been debited from your account are processed.
Funds Availability Policy When Funds Deposited to your Account are Available	<ul style="list-style-type: none"> • Direct deposits: Within five (5) business days after deposited. • Funds sent through eligible third party service providers: Within one (1) hour after received by us. • Other types of deposits: Timing will be disclosed at the time other deposit options are offered to you. <p>This represents our general policy. For specific details, please see the Availability of Funds section in the Deposit Account Agreement.</p>
Business Day	Any day of the week that is not a Saturday, Sunday, or a federal holiday. Non-business days are considered part of the following business day.

Additional Account Support

Direct Deposit Fee	\$0.00
Balance Inquiry Fee – OAC, Mobile App, Email, or Text Message	\$0.00 <i>Standard text message or data rates may apply.</i>
Balance Inquiry Fee – Telephone Automated Service	\$0.00
Balance Inquiry Fee – Telephone Customer Service Agent	\$0.50 per inquiry conducted through a customer service agent
Over-The-Counter Cash Withdrawal Fee at a Financial Institution	\$2.50 per withdrawal, plus the foreign transaction fee (if any), at a bank location. A fee may also be assessed by a financial institution that is not a member financial institution (e.g., Visa or Mastercard).
Additional Statement Mailing Fee	\$5.95 per statement requested \$0 to view or print your statement on the Online Account Center (OAC)
Replacement Card Fee	\$3.95 per replacement requested for lost, stolen, or damaged cards
7-10 Business Days	\$0.00
Card Delivery Fee	3 Business Days \$20.00
1-2 Business Days	\$25.00
Account Closure Fee	\$15.00 per check requested to return funds at account closure
Decline Fee – ACH Debit or Preauthorized Payment Transactions	\$15.00 per declined ACH debit or preauthorized payment transaction
Stop Payment Fee – ACH Debit or Preauthorized Payment Transactions	\$15.00 per stop payment requested
Foreign Transaction Fee	3.0% fee assessed on all purchase transactions and cash withdrawals conducted outside of the U.S. and based on U.S. dollar amount of the transaction. For cash withdrawal transactions, the surcharge is in addition to the International ATM Cash Withdrawal Fee.

Funds Transfer

Account-to-Account Transfer Fee – Online	\$0.00 per transfer conducted through the OAC
Account-to-Account Transfer Fee – Customer Service Agent	\$4.95 per transfer conducted through a customer service agent

Other Service Fees

Custom Card Fee	\$4.95 per custom card, if available
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Dispute Resolution

If you have questions or would like additional information

Please visit the OAC or call us at 1-866-647-6929. We will be happy to assist you. In addition, the Deposit Account Agreement governs the terms and conditions of account(s) you have with us. Please refer to the agreement for complete account details.

Banking services provided by MetaBank®, Member FDIC. The Netspend All-Access Debit Mastercard® is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated. The Netspend All-Access Visa® Debit Card is issued by MetaBank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. The Netspend All-Access Debit Mastercard may be used everywhere Debit Mastercard is accepted. The Netspend All-Access Visa Debit Card may be used everywhere Visa debit cards are accepted.