

Summary of fees:

Monthly fee	Per purchase
\$0	\$2.00
ATM withdrawal	Cash reload
\$2.00	\$3.95*
<hr/>	
ATM balance inquiry	\$1.00
<hr/>	
Customer service (automated or live agent)	\$0
<hr/>	
Inactivity (after 60 days w/ no trans.)	\$5.95 per mo.

We charge 5 other types of fees. Here are some of them:

Money Transfer Service Fee	\$3.00*
----------------------------	----------------

* 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 Pathward®, 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

Get Started

Card purchase	Up to \$9.95
---------------	---------------------

For initial card purchase. No fee for cards acquired online or via the mobile app.

Per Purchase

Signature or PIN Purchase Transaction Fee (domestic or international)	\$2.00
---	---------------

Per signature or PIN purchase transaction.

Add Money

Cash reload	Up to \$3.95
-------------	---------------------

Per load. Fee is determined and assessed by the operator of Netspend Reload Network location and varies depending on location. This is a third-party fee and is subject to change.

Get Cash

ATM withdrawal Fee (domestic or international)	\$2.00
--	---------------

Per withdrawal. You may also be charged a fee by the ATM operator. In the U.S., 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.

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and assessed by operator of Netspend Reload Network location and varies depending on location and amount of cash withdrawn.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.

Information

Customer Service (automated or live agent)	\$0
--	------------

No fee for calling customer service (automated or live agent), including for balance inquiries.

ATM balance inquiry (domestic or international)	\$1.00
---	---------------

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

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 per purchase fee or ATM withdrawal fee.

Transferring Money

Money Transfer Service Fee	\$3.00 per transaction of \$20.00 or more; \$1.50 per transaction of under \$20.00
----------------------------	---

Per any outgoing money transfer from your Account initiated through a third-party service such as Venmo, CashApp, PayPal, WesternUnion or other similar money transfer services. Fee charged in addition to any applicable per purchase transaction fee.

Debit Card Transfer Fee	1.5% of the transfer amount, Minimum \$2.95
-------------------------	--

Per transfer from your Card Account to your debit card at another financial institution. No fee for inbound transfers.

Card Orders

Additional or Replacement Card Fee	\$3.00
------------------------------------	---------------

Per additional card or replacement card requested.

Expedited Card Delivery Fee	\$25.00
-----------------------------	----------------

Expedited Card Delivery Fee is charged in addition to Additional or replacement Card Fees when this service is requested. No fee for standard delivery.

Other

Check Request Fee	\$15.00
-------------------	----------------

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; and no load transactions for sixty (60) days.

Register your Card for FDIC insurance eligibility and other protections. Your funds will be held at Pathward®, National Association, an FDIC-insured institution, or placed by Pathward, N.A. as custodian at one or more participating FDIC-insured banks (each a "Program Bank"). Once there, in the event the FDIC were to be appointed as a receiver for Pathward, N.A., or a Program Bank, your funds, aggregated with any other funds you have on deposit at such institution, would be eligible to be insured up to \$250,000 by the FDIC, 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 Ouro by calling 1-737-220-8967, by mail at P.O. Box 2136, Austin, TX 78768-2136, or visit www.netspend.com or the mobile app 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.