

Netspend® Visa® Prepaid Card

FeeAdvantage™ Plan Fee Schedule

Card use subject to activation and ID verification.*

All fee amounts will be withdrawn from your Card Account, except where prohibited by law. Fees assessed to your Card Account balance may bring your Card Account balance negative. Any time your Card Account balance is less than the fee amount being assessed on your Card Account or your Card Account balance is already negative, the assessment of the fee will result in a negative balance on your Card Account or increase the negative balance on your Card Account, as applicable. If that occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance.

Cost to Open Account/Card Purchase Fee: None	
Purchase Plan: FeeAdvantage™ Plan	
Plan Fee	\$5.00 per month
Signature Purchase Transaction Fee*	Included in Plan
PIN Purchase Transaction Fee*	Included in Plan
Foreign Transaction Surcharge	3.5% of the U.S. Dollar amount of the purchase transaction
*During checkout, select "CREDIT" on the keypad to make a Signature Purchase, or select "DEBIT" and enter your PIN to make a PIN Purchase.	
Withdraw Cash (See our tip on how to avoid ATM fees below):	
Over-the-Counter Cash Withdrawal Fee at a financial institution (also referred to as the "OTC Withdrawal Fee")	\$5.00 per withdrawal, plus the Foreign Transaction Surcharge, if applicable.
Over-the-Counter Cash Withdrawal Fee at a Netspend Reload Network location	Fee may be assessed by reload location and may vary from location to location. Service not available in all reload locations.
ATM Cash Withdrawal Fee – Domestic	\$2.50 per withdrawal, plus ATM owner fees, if any.
ATM Cash Withdrawal Fee – International	\$4.95 per withdrawal, plus the Foreign Transaction Surcharge, and ATM owner fees, if any.
Foreign Transaction Surcharge	3.5% of the U.S. Dollar amount of the cash withdrawal
ATM Transaction Decline Fee – Domestic	\$1.00 each
ATM Transaction Decline Fee – International	\$1.00 each
Tip to avoid ATM fees: Select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.	
When you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.	
Add Money To Your Account:	
Direct Deposit	No fee
Cash Value Load Fee – Netspend Reload Network location	Fee may be assessed by reload location and may vary from location to location.
Funds Transfer Fee	Visit your Online Account Center to learn how to transfer funds between your Card and a bank account or third party. You can see a full range of options and applicable fees in your Online Account Center. Depending on the transfer service you select, a fee may be assessed to your Card Account or to the transferor. The fee may be determined by a variety of factors set by the service provider, such as speed, amount, or destination. Some of the fees are assessed by third-parties or the originating bank.
Mobile Check Load Fee	Fees are determined and may be assessed by the mobile check load service provider and are not assessed by us.
Account-to-Account Transfer Fee – website	No fee
Account-to-Account Transfer Fee – CS agent	\$4.95 for each Account-to-Account Transfer conducted through a Customer Service agent, assessed when processed

Check Your Balance:	
Balance Inquiry Fee – Online Account Center	No fee
Balance Inquiry Fee – Email or Text Message	No fee; standard message and data rates may apply
Balance Inquiry Fee – Telephone Automated Service	No fee
Balance Inquiry Fee – Telephone CS Agent	\$0.50 for each inquiry conducted via a Customer Service Agent
Balance Inquiry Fee – ATM Domestic	\$0.50 each, plus ATM owner fees, if any.
Balance Inquiry Fee – ATM International	\$0.50 each, plus ATM owner fees, if any.
When you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.	
Manage Your Account:	
Check Request Fee	\$5.95 each
Additional Statement Mailing Fee	\$5.95 each (per statement request)
Additional Card Fee	\$9.95 each
Replacement Card Fee	\$9.95 for each lost, stolen, or damaged card replaced
Card Delivery Fee – 7-10 Business Days	No Fee charged in addition to the Additional Card Fee or Replacement Card Fee
Card Delivery Fee – 3 Business Days	\$20.00, assessed when processed; charged in addition to the Additional Card Fee or Replacement Card Fee
Card Delivery Fee – 1-2 Business Days	\$25.00, assessed when processed; charged in addition to the Additional Card Fee or Replacement Card Fee
Account Maintenance Fee (also referred to as the "Account Inactivity Fee")	\$5.00 per month (Fee applies if Card Account has not had any activity, that is, no purchases; no cash withdrawals; no load transactions; or no Balance Inquiry Fee for ninety (90) days.) If enrolled in any FeeAdvantage Plan and your Card Account has had no activity as described above, this fee applies instead of the Plan Fee. This fee is void in states where prohibited by law.
Make Payments:	
Bill Payment Fee	You can see a full range of options, including ACH Debit/ Preauthorized Payment Transactions, in your Online Account Center. Fees for bill payments processed through our third-party service providers are determined and assessed by third-party service providers.
ACH Debit/ Preauthorized Payment Transaction Decline Fee	No fee
Stop Payment Fee for ACH Debit/ Preauthorized Payment Transactions	\$10.00 each
Optional Features:	
Custom Card Fee	\$5.95 per custom card, if available.

¹ **IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT:** To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card Account. **WHAT THIS MEANS FOR YOU:** When you open a Card Account, we will ask for your **name, address, date of birth, and your government ID number.** We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions. Restrictions include: no ATM withdrawals, international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice. **Residents of the State of Vermont are ineligible to open a Card Account.**

The Netspend Visa Prepaid Card is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend, a TSYS® Company, is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Visa debit cards are accepted. Card use is subject to activation, ID verification, and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787.

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