

List of all fees for the Instant Financial Prepaid Visa® Card

All Fees	Amount	Details
Get Started		
Card Purchase	\$0.00	There is no fee for the initial card activation.
Monthly Usage		
Monthly Fee	\$0.00	There is no monthly fee charged to unexpired card accounts.
Add Money		
Employer Load	\$0.00	Funds being loaded from a funding account to the card account for access by cardholder.
Spend Money		
Signature Purchase Transaction Fee	\$0.00	Merchant POS signature, online and over the phone transactions.
PIN Debit Purchase Transaction Fee	\$0.00	Transactions at merchant where PIN is used.
Transfer Money		
Standard Card to Bank Transfer	\$0.00	Funds transferred from the card account to the cardholder's personal bank account within 1-3 business days.
Real-time Card to Bank Transfer	\$2.50	Funds transferred from the card account to the cardholder's personal bank account within 30 minutes.
Get Cash		
POS PIN Debit Purchase - with Cash Back	\$0.00	Limits on the amount of cash you can withdraw per transaction vary, ask your merchant for details.
In-Network Domestic ATM Cash Withdrawal	\$0.00**	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network ATM withdrawals. Limits on the amount of cash you can withdraw per transaction vary, ask your

		merchant for details. Locations can be found at <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> .
Off-Network Domestic ATM Cash Withdrawal Fee	\$2.50	This is our fee. "Off-Network" refers to the all ATMs outside of the Instant ATM Network. Assessed each time the Card is used at an Off-Network ATM. The ATM owner may charge an additional fee for each transaction, even if you do not complete a transaction.
In-Network Domestic ATM Transaction Decline Fee	\$0.00	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network transaction declines. Locations can be found at <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> .
Off-Network Domestic ATM Transaction Decline Fee	\$1.00	This is our fee. "Off-Network" refers to the all ATMs outside of the Instant ATM Network. Assessed after any ATM cash withdrawal transaction resulting in a decline when the Card is used at an Off-Network ATM. You may also be charged a fee by the ATM operator.
Over the Counter Cash Withdrawal***	\$5.00	This is our fee. Assessed each time the Card is used at an Over The Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.
Information		
In-Network Domestic ATM Balance Inquiry Fee	\$0.00	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network balance inquiries. Locations can be found at <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> .
Off-Network Domestic ATM Balance Inquiry Fee	\$0.50	This is our fee. "Off-Network" refers to the all ATMs outside of the Instant ATM Network. Assessed after any ATM inquiry for your Available Balance when the card is used at an Off-Network ATM. You may also be charged a fee by the ATM operator.
Wireless Alerts	\$0.00	Standard text messaging rates may apply - see your wireless carrier for details.
Customer Service	\$0.00	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Mobile App	\$0.00	Standard data usage rates may apply - see your wireless carrier for details.

Balance Inquiry Via Live Agent Customer Service (1-844-466-9361)	\$0.00	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Automated Customer Service (1-844-466-9361)	\$0.00	There is no fee for calls to the voice response number.
Other		
Inactivity Fee	\$0.00	There is no inactivity fee.
First Replacement Card Fee	\$0.00	Replacing a card that has been lost or stolen each year. This fee is void where prohibited by law.
Subsequent Replacement Card Fee	\$10.00	Replacing a card that has been lost or stolen. This fee is void where prohibited by law.
Card Cancellation Fee	\$0.00	Assessed for mailing a check to close your Card Account. You must contact us to close your Card Account. Checks are mailed only upon request.

***\*\*If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to our Card.***

***\*\*\*One Free Over the Counter Cash Withdrawal transaction every seven (7) days.***

This Fee Table is effective 10/2019.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sutton Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Sutton Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Instant Financial by calling 1-844-466-9361, by mail at P.O. Box 826, Fortson, GA, 31808-0826, or visit <https://instant.co>.

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