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PREPAID CARD COSTS

No interest charges or late fees because this is not a credit card.¹

We've created three great plans, targeted to the way you use your card, with no surprises.

Please note: These fees apply to new NetSpend Prepaid Cards requested through this Web site. The fees associated with other cards currently used by our cardholders may be different. To see the fees associated with your card account, log in to the [Online Account Center](#).

	Three Purchase Plan Options:	Pay-As-You-Go SM Plan ²	FeeAdvantage TM Plan	NetSpend Premier [®] FeeAdvantage TM Plan ³
Cost to Open Account	None	None	None	None
Plan Fee	No Fee	\$9.95	\$5.00	
Signature Purchase Transaction Fee*	\$1.00 each	Included in Plan	Included in Plan	
PIN Purchase Transaction Fee*	\$2.00 each	Included in Plan	Included in Plan	

💡 Helpful Tip

* **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)

ATM Cash Withdrawal - Domestic \$2.50 per withdrawal, plus ATM owner fees, if any.

ATM Cash Withdrawal - International \$4.95 per withdrawal, plus the Foreign Transaction Surcharge, and third party ATM operator fees, if any.

ATM Transaction Decline Fee - Domestic \$1.00 each

ATM Transaction Decline Fee - International \$1.00 each

💡 Helpful 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.

Over the Counter Cash Withdrawal Fee - Financial Institution \$2.50 per withdrawal, plus the Foreign Transaction Fee, if applicable. A fee may also be assessed by a financial institution that is not a Visa member financial institution.

Over the Counter Cash Withdrawal Fee - 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.

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.
Bank Transfer	Visit your online Account Center to learn how to transfer funds to your Card from another bank account using a bank debit card or account number. Fees are determined and may be charged to the transferor's bank account by the service provider or originating bank.
Mobile Check Load Fee	Fees are determined and may be assessed by the Mobile Check Load service provider.
Account-to-Account Transfer via website	No Fee

Plan

Manage Your Account

Online Account Center	No Fee
Balance Inquiry Fee - Online Account Center	No Fee
Balance Inquiry Fee - Email or Text Message	No Fee; standard text message rates may apply
Balance Inquiry Fee - Telephone Automated Service	\$0.50 Pay-As-You-Go SM Plan \$0.50 FeeAdvantage TM Plan No Fee NetSpend Premier [®] FeeAdvantage TM
Balance Inquiry Fee - Telephone CS Agent	\$0.50 per inquiry conducted through a Customer Service (CS) Agent
Balance Inquiry Fee - ATM Domestic	\$0.50 per inquiry, plus ATM owner fee, if any
Balance Inquiry Fee - ATM International	\$0.50 per inquiry, plus ATM owner fee, if any
Foreign Transaction Surcharge	3.5% of the US Dollar amount of the purchase transaction charged in addition to the Signature Purchase Transaction Fee or PIN Purchase Transaction Fee
Check Request Fee	\$5.95 each (purpose of the check is to return funds to you)
Additional Statement Mailing Fee	\$5.95 each
Additional Card Fee	\$9.95 each Secondary Card requested
Replacement Card Fee	\$9.95 each lost, stolen, or damaged card replacement requested
Account Maintenance Fee	\$5.95 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 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.
Card Delivery Fee - 7-10 Business Days	No 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
Overdraft Protection Service Fee (This optional service has Cardholder activation and eligibility requirements.)	\$15.00 per Overdraft occurrence (maximum of 3 fees per calendar month).

Pay Bills

Bill Payment Fee	In addition to the one or more no-cost bill payment methods made available through third-party service providers, you can see a full range of options and applicable fees in your online Account Center.
ACH Debit/Prauthorized Payment Transaction Decline Fee	\$1.00 for each such declined transaction.
Stop Payment Fee for Prauthorized Payment	\$10.00 each

Optional Features

Custom Card Fee	\$4.95 per custom card. One card included at no cost with the NetSpend FeeAdvantage Plan ⁴ .
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Refunds are at par. ATM withdrawals may be subject to varying daily limits at the ATM owner's discretion.

1 There are costs associated with the use and reloading of this Card Account. See the Cardholder Agreement and the Online Account Center for information about the costs, terms, and conditions.

2 This Purchase Plan is automatically effective on your Card Account when you first obtain the Card. If you wish to change to another Purchase Plan, just call 1-86-NETSPEND or visit www.netspend.com.

3 Cardholder must Direct Deposit \$500 or more in payroll or government benefit payments in one (1) calendar month to qualify for this optional Purchase Plan. An eligible Cardholder who is on the Pay-As-You-Go Plan may call 1-86-NETSPEND or visit www.netspend.com to change to this Purchase Plan; a Cardholder already enrolled in the \$9.95 FeeAdvantage Plan will be automatically changed to this Purchase Plan at the discount rate. See Cardholder Agreement for details.

4 Receive one (1) digital coupon for a one-time Custom Card Fee waiver when you qualify for NetSpend Premier. Coupon valid for 365 days after issuance. \$4.95 Custom Card Fee applies to all other Custom Card orders. Offer not valid for NetSpend Premier Cardholders who do not currently have a valid coupon for a Custom Card Fee waiver. Limit one (1) offer per Card Account. Picture must meet Image Guidelines. If custom card is lost, stolen, or damaged, any request for: (a) a replacement custom card requires resubmission of image and payment of custom card replacement fee; or (b) a replacement standard card requires payment of standard card replacement fee. See online custom card FAQs and the Fee Schedule in the Cardholder Agreement.

Download
our app⁷



Connect
With Us

How It Works

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Why NetSpend

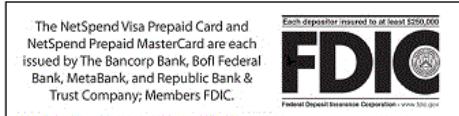
- [Powerful Tools](#)
- [Customize Your Card](#)
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- [NetSpend Payback Rewards™](#)
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The NetSpend Visa Prepaid Card and NetSpend Prepaid MasterCard are each issued by The Bancorp Bank, BofI Federal Bank, MetaBank, and Republic Bank & Trust Company; Members FDIC. Each depositor insured to at least \$250,000. Federal Deposit Insurance Corporation - www.fdic.gov

The NetSpend Visa Prepaid Card is issued by The Bancorp Bank, BofI Federal Bank, MetaBank, and Republic Bank & Trust Company pursuant to a license from Visa U.S.A. Inc. The NetSpend Prepaid MasterCard is issued by The Bancorp Bank, BofI Federal Bank, MetaBank, and Republic Bank & Trust Company pursuant to license by MasterCard International Incorporated. The Bancorp Bank, BofI Federal Bank, MetaBank, and Republic Bank & Trust Company; Members FDIC. Please see back of your Card for its issuing bank. NetSpend, a TSYS® Company, is a registered agent of The Bancorp Bank, BofI Federal Bank, MetaBank, and Republic Bank & Trust Company. The NetSpend Visa Prepaid Card may be used everywhere Visa debit cards are accepted. The NetSpend Prepaid MasterCard may be used everywhere Debit MasterCard is accepted. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to funds availability and ID verification. Transaction fees, terms and conditions apply to the use and reloading of the Card Account. See Cardholder Agreement for details.

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