

Fee	Fee Description Online/Statement	Fee Amount	Details
<b>Set-Up and Maintenance</b>			
Monthly Fee	Monthly Active Account Fee	\$1.95	This is our fee. This fee can be lowered to \$0.95 if you load \$500 or more within one calendar month, i.e. January, February, March.
<b>Add money</b>			
Mobile Check Deposit	Check Deposit	5% of the check's face value	This is not our fee. This is a third-party fee charged when you deposit using the Mobile Check Deposit option when logged into your account via the mobile application. The rate may vary from 2% to 5%, however there is a \$5.00 minimum fee. The fee is charged for immediate availability, only. Please see Ingo Money Terms and conditions to find exact fees for a card load. Mobile Check Deposit Fee varies by check type.
Cash Reload	MasterCardrePower	\$4.95	This is not our fee. This fee is charged when you deposit through a Mastercard rePower® card load location. Please contact the specific Mastercard rePower® retailer location to find exact fees for a card load. This fee is subject to change.
Cash Reload	MoneyGram	\$3.95	This is not our fee. This fee is charged when you load funds to your card through MoneyGram® cash load location. Please contact the specific MoneyGram® retailer location to find exact fees for a card load. This fee is subject to change.
<b>Spend money</b>			
Outbound Withdrawal ACH	Outbound ACH	\$0.50	This is our fee for processing a card withdrawal via ACH debit authorized by you.
<b>Get cash</b>			
ATM Withdrawal	ATM Fee	\$2.00	This is our fee when you use an ATM in the MoneyPass® network. An ATM operator outside of the MoneyPass® network may also charge you a fee, even if you do not complete a transaction. You can avoid this fee by requesting cash back, at no charge, by selecting “Debit” and entering your PIN when making a purchase at a retail location.
ATM Withdrawal – Decline	ATM Decl Fee	\$0.50	This is our fee each time an ATM withdrawal is declined due to insufficient funds. You can avoid this fee by checking your balance by using the automated telephone system, 866-242-5198, or online at <a href="http://www.sprintmoneyexpress.com">http://www.sprintmoneyexpress.com</a> prior to completing the ATM withdrawal request. The ATM operator may also charge you a fee, even if you do not complete a transaction.
<b>Information</b>			
Customer Service (Live Agent)	Customer Support Fee	\$1.95	This is our fee when you contact a Live Customer Service Agent. You can avoid this fee by using the automated telephone system, 866-242-5198, or online at <a href="http://www.sprintmoneyexpress.com">http://www.sprintmoneyexpress.com</a> . Calls pertaining to lost or

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sunrise Banks N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event the Bank fails, if specific deposit insurance requirements are met and we have been able to verify your identity. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact us by calling 646-992-9091, by mail at Customer Service, PO Box 961109, San Diego, CA 92196, or visit <http://www.sprintmoneyexpress.com>.

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

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			stolen cards or reporting of fraud will not be charged a fee for live customer service.
ATM Balance Inquiry	ATM Bal Fee	\$0.50	This is our fee. An ATM operator outside the MoneyPass® network may also charge you a fee, even if you do not successfully complete the inquiry. You can avoid this fee by checking your balance by using the automated telephone system, 866-242-5198, or accessing your account information online at <a href="http://www.sprintmoneyexpress.com">http://www.sprintmoneyexpress.com</a> .
<b>Using your Card outside the U.S.</b>			
International Purchase	Intl Use Fee	3%	This is our fee. The fee is a percentage of the total U.S. dollar purchase amount you will be charged for any international purchase. If you make a purchase in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Mastercard using a rate selected by Mastercard based on the date the transaction is processed, which may be different from the rate on the date you made the transaction. The currency conversion rate established by Mastercard is in addition to the foreign transaction fee we assess.
International ATM Withdrawal	ATM Fee	\$4.50	This is our fee. The ATM operator may also charge you a fee even if the transaction is not completed. If you make an ATM withdrawal in a foreign country in currency other than U.S. dollars, the amount deducted from your card will be converted to U.S. dollars by Mastercard using a rate selected by Mastercard based on the date the transaction is processed, which may be different from the rate on the date you made the transaction.
International ATM Balance Inquiry	ATM Bal Fee	\$2.00	This is our fee. The ATM operator may also charge you a fee, even if you do not successfully complete the inquiry. You can avoid this fee by checking your online at <a href="http://www.sprintmoneyexpress.com">http://www.sprintmoneyexpress.com</a> .
International ATM Declined Transaction	ATM Decl Fee	\$0.50	This is our fee assessed each time an ATM withdrawal is declined due to insufficient funds. You can avoid this fee by checking your balance online at <a href="http://www.sprintmoneyexpress.com">http://www.sprintmoneyexpress.com</a> prior to completing the ATM withdrawal request. The ATM operator may also charge you a fee, even if you do not complete a transaction.
<b>Other</b>			
Returned ACH Deposit	ACH Debit Remove Funds	\$1.00	This is our fee charged when there is a reversal of an ACH deposit. A reversal is when the originator of the ACH deposit pulls back the funds loaded to your card.
Replacement Card	Card Rpl Fee	\$5.00	This is our fee for a replacement card prior to the expiration/valid thru date displayed on the front of the card. It may take up to 14 days to receive your replacement card.
Inactivity	Monthly Inactive Account Fee	\$4.95	This is our monthly fee charged when you do not have activity. Inactivity is defined as no balance inquiry or credit/debit transaction activity, excluding fees. You can avoid this fee by using your card as for transactions permitted by the cardholder agreement, at least once every calendar month.

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