

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

All Fees	Amount	Details
Get Started		
Card Purchase	Free	There is no fee for the initial card activation.
Monthly Usage		
Monthly Fee	Free	There is no monthly fee charged to unexpired card accounts.
Add Money		
Employer Load	Free	Funds being loaded from a funding account to the card account for access by cardholder.
Spend Money		
Signature Purchase Transaction Fee	Free	Merchant POS signature, online and over the phone transactions.
PIN Debit Purchase Transaction Fee	Free	Transactions at merchant where PIN is used.
Get Cash		
POS PIN Debit Purchase - with Cash Back	Free	Limits on the amount of cash you can withdraw per transaction vary, ask your merchant for details.
In-Network Domestic ATM Cash Withdrawal	Free**	"In-Network" refers to the Instant ATM Network. There is no fee for In-Network ATM cash 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	Free	“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	Free	“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	Free	Standard text messaging rates may apply - see your wireless carrier for details.
Customer Service	Free	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Mobile App	Free	Standard text messaging rates may apply - see your wireless carrier for details.
Balance Inquiry Via Live Agent Customer Service (1-855-346-7788)	Free	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Automated Customer Service (1-855-346-7788)	Free	There is no fee for calls to the voice response number.

Using your card outside of the U.S.		
International Signature Purchase Transaction Fee	3%	3% of the total U.S dollar amount of each transaction applied to international merchant POS signature, online, and over the phone transactions.
International PIN Debit Purchase Transaction Fee	3%	3% of the total U.S dollar amount of each transaction applied to international merchants where PIN is used.
International ATM Cash Withdrawal Fee	3%	This is our fee. 3% of the total U.S dollar amount assessed each time the Card is used at an international ATM. The ATM owner may charge an additional fee for each transaction, even if you do not complete a transaction.
International ATM Transaction Decline Fee	Free	This is our fee. Assessed after any international ATM cash withdrawal transaction resulting in a decline when the Card is used at an International ATM. You may also be charged a fee by the ATM operator.
International ATM Balance Inquiry Fee	Free	This is our fee. Assessed after any international ATM inquiry for your Available Balance when the Card is used at an International ATM. You may also be charged a fee by the ATM operator.
International Over the Counter Cash Withdrawal	3%	This is our fee. 3% of the total U.S dollar amount assessed each time the Card is used at an international Over The Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.
Other		
Inactivity Fee	\$5.00	Assessed each month after 1 year of no transactions.
First Replacement Card Fee	Free	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.
Standard Card to Bank Transfer	Free	Funds transferred from the card account to the cardholder's personal bank account.

Card Cancellation Fee	Free	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.
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*\*\*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 04/2019.

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](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Sutton Bank by calling 1-855-346-7788, by mail at Suite 3140 75th Fifth St N. W, Atlanta, GA, 30308-1060, or visit [suttonbank.com/home/prepaid-card-customer-support.html](http://suttonbank.com/home/prepaid-card-customer-support.html).

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).