

You have several options to receive your wages depending on your state and employer: direct deposit; check (if available); or this payroll card. Tell your employer which option you choose.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$2.50 off-network	N/A

ATM balance inquiry (in-network or off-network)	\$0 or \$1.00
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Customer service (automated or live agent)	\$0
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Inactivity fee (assessed each month after 90 days with no activity)****	\$7.00
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We charge 4 other types of fees. Here are some of them:

Card to bank transfer (Standard** or Real-time)	\$2.00* or \$4.00
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Replacement card	\$10.00*
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Over the counter cash withdrawal***	\$5.00*
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*This fee can be lower depending on how & where this card/account is used.

**One Free Standard Card to Bank Transfer transaction every seven (7) days.

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

****If registered in CT, IL, PA, VT, fees will be assessed after one (1) year of inactivity. If registered in MN & NY, no inactivity fee will be assessed.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the cardholder agreement. Contact Instant Financial by calling **1-844-466-9361** or visiting <https://instant.co>.