

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
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2.50</b> off-network	<b>N/A</b>
ATM balance inquiry (in-network or off-network)			\$0 or \$1.00
Customer service (automated or live agent)			\$0
Inactivity fee (assessed each month after 90 days with no activity)****			\$5.00

**We charge 4 other types of fees.** Here are some of them:

Card to bank transfer (Standard** or Real-time)	\$1.00* or \$2.50
Replacement card	\$10.00*
Over the counter cash withdrawal***	\$5.00*

\*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](http://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>.