

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

All Fees	Amount	Details
<b>Get Started</b>		
Card Purchase	\$0.00	There is no fee for the initial card activation.
<b>Monthly Usage</b>		
Monthly Fee	\$0.00	There is no monthly fee charged to unexpired card accounts.
<b>Add Money</b>		
Employer Load	\$0.00	Funds being loaded from a funding account to the card account for access by cardholder.
<b>Spend Money</b>		
Signature Purchase Transaction Fee	\$0.00	Merchant POS signature, online and over the phone transactions.
PIN Debit Purchase Transaction Fee	\$0.00	Transactions at merchant where PIN is used.
<b>Transfer Money</b>		
Standard Card to Bank Transfer	\$0.00	Funds transferred from the card account to the cardholder's personal bank account within 1-3 business days.
Real-time Card to Bank Transfer	\$3.50	Funds transferred from the card account to the cardholder's personal bank account within 30 minutes.
<b>Get Cash</b>		
POS PIN Debit Purchase - with Cash Back	\$0.00	Limits on the amount of cash you can withdraw per transaction vary, ask your merchant for details.
In-Network Domestic ATM Cash Withdrawal	\$0.00	"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

		<p>moneypass.com/atm-locator.html. 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.</p>
Off-Network Domestic ATM Cash Withdrawal Fee	\$2.75	<p>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.</p>
In-Network Domestic ATM Transaction Decline Fee	\$0.00	<p>"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>.</p>
Off-Network Domestic ATM Transaction Decline Fee	\$2.75	<p>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.</p>
Over the Counter Cash Withdrawal	\$5.00	<p>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. One Free Over the Counter Cash Withdrawal transaction every seven (7) days.</p>
Information		
In-Network Domestic ATM Balance Inquiry Fee	\$0.00	<p>"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>.</p>
Off-Network Domestic ATM Balance Inquiry Fee	\$2.75	<p>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.</p>
Wireless Alerts	\$0.00	<p>Standard text messaging rates may apply - see your wireless carrier for details.</p>
Customer Service	\$0.00	<p>Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.</p>
Balance Inquiry Via Mobile App	\$0.00	<p>Standard data usage rates may apply - see your wireless carrier for details.</p>

Balance Inquiry Via Live Agent Customer Service (1-844-466-9361)	\$0.00	Customer Service agents are available 24 hours a day, 7 days a week, to answer your calls.
Balance Inquiry Via Automated Customer Service (1-844-466-9361)	\$0.00	There is no fee for calls to the voice response number.
Other		
Inactivity Fee	\$5.00	Assessed each month after 90 days of no activity. If registered in CT, IL, PA, VT, fees will be assessed after one (1) year of inactivity. If registered in MN or NY, no inactivity fee will be assessed.
Expedited Delivery Card Fee	\$20.00	Allows for expedited delivery of the Instant card (typically 3-5 business days).
First Replacement Card Fee	\$0.00	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.
Card Cancellation Fee	\$0.00	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.

This Fee Table is effective 08/15/2023.

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

No overdraft/credit feature.

Contact Instant Financial by calling **1-844-466-9361**, by mail at P.O. Box 826, Fortson, GA, 31808-0826, or visit <https://instant.co>.

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