## List of All Fees for Platinum smiONE<sup>™</sup> Visa<sup>®</sup> Prepaid Card

All fees	Amount	Details
Get cash		
ATM Withdrawal Fee (in-network)	\$0	"In-network" refers to the MoneyPass <sup>®</sup> ATM Network. Locations can be found at <u>https://www.moneypass.com/atm-locator.html</u> . You may be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Withdrawal Fee (out-of-network)	\$2.50	This is our fee for each out-of-network ATM withdrawal. <b>"Out-of-network" refers to all</b> <b>ATMs outside of the MoneyPass ATM Network.</b> You may also be charged an additional fee by the ATM operator, even if you do not complete a transaction.
Information		
ATM Balance Inquiry Fee	\$0.50	This is our fee for each ATM Balance Inquiry. You may also be charged an additional fee by the ATM operator.
Third-party fees		
Remote Check Deposit (Third-Party) Ingo Money	5%	This is not our fee and is subject to change: it is accurate as of March 1, 2020. Money in 10 Days - no fee. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. Fee is deducted from check value. Go to ingomoney.com for more information.
Other		
Expedited Card Replacement Shipping	\$20.00	This is our fee for each Expedited Card Replacement Shipping request. Expedited card replacement shipping is delivered via UPS within three (3) to five (5) business days.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance requirements are met and your card is registered. See *fdic.gov/deposit/deposits/prepaid.html* for details.

## No overdraft/credit feature.

Contact smiONE by calling 1-855-816-9711 (if calling from outside the U.S., please call 1-701-989-6556), by mail at P.O. Box 2489, Carrollton, GA 30112, or visit <u>www.smionecard.com</u>.

For general information about prepaid accounts, visit 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.