

List of All Fees for Echopay Visa Prepaid Card

All fees	Amount	Details
<b>Get Started</b>		
Card purchase	\$0	No fee charged
Card Replacement	\$ 4.99	Per card. 7-10 Business days
<b>Monthly usage</b>		
Monthly fee	\$ 4.95	Fee charged monthly
<b>Add money</b>		
Direct deposit	\$ 0	No charge
Cash reload	\$4.95	Fees of up to \$4.95 may apply when reloading your card at reload agents. Locations may be found at the Echopay website.
Card to Card Transfer via web, text or customer service	\$ 0	No charge
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Visa Plus Alliance. Locations can be found at the Echopay website.
ATM withdrawal (out-of-network)	\$ 1.95	"This is our fee. "Out-of-network" refers to all the ATMs outside of the NETWORK ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Over the counter withdrawal	\$0	No charge
<b>Information</b>		
Customer service (automated)	\$ 0	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$ 0	No charge
Bill payments	\$0	No fee for expedited and regular delivery
ATM balance inquiry (in-network)	\$ 0	"In-network" refers to the Visa Plus Alliance ATM Network. Locations can be found at the Echopay website.
ATM balance inquiry (out-of-network)	\$ 0	No charge
<b>Using your Card outside the U.S.</b>		
International signature transaction	3%	Of the U.S. dollar amount of each transaction.
International PIN transaction	3%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$ 2.50+3%	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$ 0	You may also be charged a fee by the ATM operator.
<b>Third-Party fees</b>		
<b>Other</b>		
Inactivity	\$0	No charge
Cancelation Fee	\$9.95	Account cancelation paper check fee. 7-10 Business Days

**Load, Withdrawal and Spend Limits\***

<b>Load Limitations</b>	<b>Limit</b>
Maximum Card balance at any time	\$10,000
Total number of times you can reload your Card	Up to 5 reloads per twenty-four (24) hours \$10.00 minimum, \$1,000.00 per transaction, and \$5,000.00 daily limit
Direct Deposit	\$1.00 to \$5,000
Over the counter withdrawal	\$1.00 to \$1,500
GreenDot Reload Location	4 loads daily totaling \$1,000 in rolling 24 hours Min load \$1.00
Card to Card Transfer	\$500 per day
<b>Withdrawal Limitations</b>	<b>Limit</b>
Total number of ATM or over the counter cash withdrawals	Five cash withdrawals from each, and no more than six (6) times per day
Maximum amount of ATM or over the counter cash withdrawal \$1,500	\$1,500 per rolling 24 hours
<b>Spend Limitations</b>	<b>Limit</b>
Maximum amount in Point of Sale Signature or Point of Sale PIN Transactions	No more than \$2,500 per day and \$2,500 per transaction

\* Third parties may impose additional limitations.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Customer Service by calling 833-280-6144, by mail at PO Box 71402 Salt Lake City, UT 84121, or visit [echopay.me](http://echopay.me).

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).