

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0.00	\$0.00	\$1.98	\$5.95*
ATM balance inquiry			\$ 0.00
Customer service			\$ 0.00
Inactivity (after 12 months with no transactions)			\$ 5.95 per month
We charge 7 other types of fees.			
<p>*This fee can be lower depending on how and where the card is used.</p> <p>No overdraft/credit feature.</p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid</p> <p>Find details and conditions for all fees and services in the cardholder agreement or call 1-855-266-2234 or visit www.mocafi.com.</p>			

Issued By: Sunrise Banks, N.A., Member FDIC

Program Name: Akimbo MoCaFi Prepaid Mastercard®

Fee	Fee Description Online/Statement	Fee Amount	Details
Add money			
Cash reload	<i>This fee will not be itemized on your statement</i>	\$5.95	Fees up to \$5.95 may apply when reloading your card at a GreenDot® and Mastercard® rePower location. This fee is subject to change. We will not charge you a fee.
Mobile Check Load	<i>This fee will not be itemized on your statement</i>	5% of the check's face value	This is not our fee. This is a third-party fee charged when you load funds using the Ingo™ Money check service when logged into your card account via the mobile application. The rate may vary from 1% to 5%, however there is a \$5.00 minimum fee per check. The fee is charged for immediate availability. Get your money in 10 days for no fee is your check is approved and not returned unpaid within 10 days. Please see www.ingomoney.com/small-business-faq to find exact fees for a check deposit to your card. These fees are subject to change by the third-party.
Get cash			
ATM withdrawal	Cash Withdrawal Fee	\$1.98	This is our fee for ATM cash withdrawals in the U.S. The ATM operator may also charge you a fee, even if you do not complete a transaction. You can request cash back by selecting "Debit" and entering your PIN when making a purchase at a retail location. PIN Purchase fee may apply.
Over-the-Counter Withdrawal	Cash Withdrawal Fee	\$1.98	This is our fee for "Over-the-Counter" (OTC) cash withdrawals at financial institutions or retailers in the U.S who offer this service. The OTC location may also charge you a fee.
Using your Card outside the U.S.			
International POS Purchase (Signature or PIN)	International Purchase Fee	3%	This is the percentage of the total US dollar purchase amount you will be charged for any international purchase.
International ATM Withdrawal	International Cash Withdrawal Fee	\$1.98 + 3%	This percentage and flat fee is our fee for international ATM withdrawals. The ATM operator may also charge you a fee even if the transaction is not completed.
International Over-the-Counter Withdrawal	International Cash Withdrawal Fee	\$1.98 + 3%	This percentage and flat fee is our fee for international "Over-the-Counter" (OTC) cash withdrawals at non-U.S. financial institutions or retailers who offer this service. The OTC location may also charge you a fee.
International ATM Balance Inquiry	ATM Balance Inquiry Fee	\$0.33	This is our fee. The ATM operator may also charge you a fee, even if you do not successfully complete the inquiry. You can avoid this fee by checking your balance online at www.mocafi.com .

Other			
Sub-Card Creation	Sub-Card Fee	\$4.95	This is our one-time fee for a sub account card. Your first sub account card is available at no cost.
Replacement Card	Reissue Card Fee	\$4.95	This is our fee assessed each time you request a replacement card prior to the expiration/valid thru date displayed on the front of the card. You are allowed one replacement card every 12 months at no cost. This fee will not be charged if you have reported unauthorized transactions on the card being replaced.
Inactivity	Inactivity Fee	\$5.95	This is our fee assessed to your card account each calendar month after your card has had no activity (no purchases, cash withdrawals, loads) for twelve (12) consecutive months. The fee will be assessed beginning on the 2nd day of the 13th month. You can avoid this fee by using your card for the type of activities listed above, at least once each calendar year.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sunrise Banks N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event the Bank fails, if specific deposit insurance requirements are met and we have been able to verify your identity. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact us by calling 1-855-266-2234 by mail to MoCaFi, P.O. Box 700172, San Antonio, TX, 78270, or visit us at www.mocafi.com.

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.