

MoCaFi Bank Account Fees

ATM withdrawals made from the Allpoint Network are fee free. Domestic POS and on-line transactions are fee free. Other activity will be subject to fees as shown in the fee table below:

Fee	Fee Description Online / Statement	Fee Amount	Details
Add Money			
Cash Reload	No Fee	No Fee	MoCaFi has established a fee free cash load option with Vanilla®. Please check for Vanilla® cash load locations in the Load Cash section in our mobile app or at vanillareload.com .
Mobile Check Load (for Immediate Funds)	No Fee	No Fee	MoCaFi has made arrangements with Ingo™ Money (a third-party service provider) for this service.
Get Cash			
ATM withdrawal for any ATM in the Allpoint Network	No Fee	No Fee	For information about Allpoint locations, see mocaifi.com or allpoint.com
ATM withdrawal for any ATM not in the Allpoint Network	Cash Withdrawal Fee	\$1.98 plus any fee assessed by the ATM operator	The ATM operator may 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	No fee from MoCaFi	Financial institutions or retailers in the U.S who offer this service may charge you a fee for this service.
Using your Card outside the US			
International ATM withdrawal for any ATM in the Allpoint Network	No Fee	No Fee	Allpoint ATMs are not located in all foreign countries. For information about Allpoint international locations, see mocaifi.com or allpoint.com
International ATM withdrawal for any ATM no in the Allpoint Network	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	No Fee	No Fee	Financial institutions or retailers who offer this service may charge you a fee for this service.

Other			
Inactivity	Inactivity Fee	\$5.95	This is our fee assessed to your account each calendar month after your account 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 account for the type of activities listed above, at least once each calendar year. We will refund this fee to you upon your written request to us made within twelve (12) months of the date the fee was assessed.