

Monthly fee	PIN purchase	ATM withdrawal	Cash reload
\$0.00	\$0.95	\$2.50	\$5.95*
ATM balance inquiry			\$ 0.50
Customer service			\$ 0.00 per call
Inactivity (after 12 months with no transactions)			\$ 4.95
We charge 9 other types of fees.			
* This fee can be lower depending on how and where the card is used.			
No overdraft/credit feature.			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid			
Find details and conditions for all fees and services in the cardholder agreement or call 1-833-829-7392 or visit myestatecard.com .			

Issued By: Sunrise Banks, N.A., Member FDIC
Program Name: Estate Card Prepaid Mastercard

Fee	Fee Description Online/Statement	Fee Amount	Details
Set-up and Maintenance			
Enrollment	<i>This fee will not be itemized on your statement</i>	\$10.00	This is our fee to help reduce fraud. Upon activation, your card will receive a \$10.00 promotional credit.
Activate Card		\$0	There is no fee for activating your card.
Add money			
Bank to Card		\$0	There is no fee for transferring funds from a bank account to your card.
Direct Deposit		\$0	There is no fee to receive direct deposit on your card.
Cash Reload	<i>This fee will not be itemized on your statement</i>	\$5.95	This is not our fee. Fees up to \$5.95 may apply when reloading your card at a GreenDot® and Mastercard® rePower location. This fee is subject to change.
Mobile Cashed Check Loads	<i>This fee will not be itemized on your statement</i>	Up to 5% of the check's face value	This is not our fee. This is a third-party fee charged when you use the Ingo™ Money Mobile Cashed Check feature to cash a check 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. The fee is charged for immediate availability. There is no fee for standard availability which is 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.
Spend money			
POS Purchase (Signature)		\$0	There is no fee when you use your card for a purchase and select "Credit" and sign to make the purchase.
POS Purchase (PIN)	PIN POS Fee	\$0.95	Per transaction when you use your card for a purchase and select "Debit" and enter your PIN to make the purchase. You can avoid this fee if you sign for the purchase.
Card to Bank	Card to Bank Fee	\$2.50	Per transaction for transferring funds from your card to a bank account.
Get cash			
ATM Withdrawal	Cash Withdrawal Fee	\$2.50	This is our fee for ATM 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
Over-the-Counter Withdrawal	Cash Withdrawal Fee	\$2.50	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.
ATM Withdrawal - Decline	Cash Withdrawal Decline Fee	\$0.50	This is our fee when you unsuccessfully attempt an ATM withdrawal due to an insufficient balance. The ATM operator may also charge you a fee, even if you do not successfully complete the transaction. You can avoid this fee by checking your balance using our automated phone service at 1-833-829-7392 or visiting us online at www.myestatecard.com .
Over-the-Counter Withdrawal - Decline	Cash Withdrawal Decline Fee	\$0.50	This is our fee when you unsuccessfully attempt an "Over-the-Counter" (OTC) cash withdrawal due to an insufficient balance. You can avoid this fee by checking your balance using our automated phone service at 1-833-829-7392 or visiting us online at www.myestatecard.com . The OTC location may also charge you a fee.

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 1-833-829-7392, by mail at Estate Card, P.O. Box 700172, San Antonio, TX, 78270, or visit myestatecard.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.

Fee	Fee Description Online/Statement	Fee Amount	Details
Information			
ATM Balance Inquiry	ATM Balance Inquiry Fee	\$0.50	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 using our automated phone service at 1-833-829-7392 or visiting us online at www.myestatecard.com .
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	\$2.50 + 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 ATM Withdrawal - Decline	International Cash Withdrawal Decline Fee	\$0.50	This is our fee when you unsuccessfully attempt an international ATM withdrawal due to an insufficient balance. The ATM operator may also charge you a fee, even if you do not successfully complete the transaction. You can avoid this fee by checking your balance using our automated phone service at 1-833-829-7392 or visiting us online at www.myestatecard.com .
International Over-the-Counter Withdrawal	International Cash Withdrawal Fee	\$2.50 + 3%	This percentage and flat fee is our fee for international "Over-the-Counter" (OTC) withdrawals at non-U.S. financial institutions or retailers who offer this service. The OTC location may also charge you a fee.
International Over-the-Counter Withdrawal - Decline	International Cash Withdrawal Decline Fee	\$0.50	This is our fee when you unsuccessfully attempt an international "Over-the-Counter" (OTC) cash withdrawal due to an insufficient balance. You can avoid this fee by checking your balance using our automated phone service at 1-833-829-7392 or visiting us online at www.myestatecard.com . The OTC location may also charge you a fee.
International ATM Balance Inquiry	ATM Balance Inquiry Fee	\$0.50	This is our fee. The international 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.myestatecard.com .
Other			
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	\$4.95	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.
Expedited Shipping	Expedited Shipping Fee	\$25.00	This fee is charged to expedite any card order. The card will arrive in approximately "2-5" business days. This fee can be avoided by not requesting expedited shipping.
Sub-Card Creation	Sub-Card Fee	\$4.95	This is our one-time fee for each sub account card.
Return Service Fee	<i>This fee will not be itemized on your statement</i>	\$35.00	This fee is assessed to your Reward Account if a payment is returned to us by a taxing authority due to your error in the provided property information including, but not limited to the property owners name, property address, property parcel ID or account number.

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