

Standard Short Form

Monthly Fee	Per Purchase	ATM withdrawal	Cash Reload
\$0.00	\$0.00	\$ 1.50	N/A
ATM balance inquiry		\$1.00	
Customer service (automated or live agent)		\$0	
Inactivity		\$0 per month	
We charge 9 other types of fees. Here are some of them:			
Decline (per ATM, POS signature or PIN decline)		\$0.50	
Currency Conversion (percentage of the transaction amount)		3%	
No overdraft/credit feature. Register your card for FDIC insurance eligibility and other protections. For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services inside the package, or call 833-920-2554 or visit www.busykid.com			

The BusyKid Visa® Prepaid Card is issued by Pathward®, National Association, member FDIC, pursuant to a license from Visa U.S.A. Inc. Card is serviced by Cliq, Inc.

List of all fees (“**Long Form**”) for BusyKid Visa® Prepaid Card

All fees	Amount	Details
Get Started		
Card activation fee	\$0.00	There is no charge to apply for your Card or to activate it before first usage.
Monthly usage		
Monthly fee	\$0.00	There is no fee charged for monthly account maintenance.
Add money		
BusyKid Load	\$0.00	There is no fee for loading funds to the Card.
Spend money		
POS signature or PIN decline	\$0.50	This fee is charged for each signature or PIN-based purchase that is not accepted/declined after you have exceeded 4 declined transactions per month
Get cash		
ATM withdrawal	\$1.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM decline fee	\$0.50	This fee is charged each time the Card is not accepted/ declined at any ATM in the United States after you have exceeded 4 declined transactions per month.
Information		
Customer service (automated)	\$0.00	No fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0.00	No fee for calling our automated customer service line, including for balance inquiries
ATM balance inquiry	\$1.00	This is our fee. You may also be charged a fee by the ATM operator.
Using your Card outside the U.S.		
Currency Conversion	3%	This currency conversion fee is 3% of the transaction amount for each purchase made with your Card in a foreign currency that has been converted into a U.S. dollar amount by a network.
International ATM withdrawal	\$4.00	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	\$1.00	This is our fee. You may also be charged a fee by the ATM operator.
International ATM Decline Fee	\$0.50	This fee is charged for each time the Card is not accepted/ declined at any International ATM after you have exceeded 4 declined transactions per month.
International POS Signature Purchase	\$2.50	This fee is charged to make an International signature-based purchase. <i>Note that a 3% currency conversion fee may apply.</i>
International POS PIN Purchase	\$2.50	This fee is charged for each International transaction made using a PIN number. <i>Note that a 3% currency conversion fee may also apply.</i>
Other		
Inactivity	\$0.00	There's no inactivity fee for your card.
Paper statement	\$5.00	The fee is charged each time a paper statement is requested.
Replacement card (New card, new number)	\$5.00	This fee is charged each time a request is made to replace a lost or stolen Card (new Card number).
Reissue Fee (New card, same card number)	\$5.00	This fee is charged each time a request is made to reissue a new card with the same Card number.
<p>Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation (“FDIC”). Your funds will be held at Pathward, N.A. or placed by Pathward as custodian at one or more participating FDIC-insured banks (each a “Program Bank”). In the event the FDIC were to be appointed as a receiver for Pathward or a Program Bank, your funds, aggregated with any other funds you have on deposit at such institution, would be eligible to be insured up to \$250,000 for each legal category of account ownership, subject to compliance with FDIC deposit insurance requirements. You are responsible for monitoring the total amount of all direct or indirect deposits held by you or for you with Pathward and the Program Banks for purposes of monitoring the amount of your funds eligible for coverage by FDIC insurance. To assist with calculating your FDIC deposit insurance coverage, the FDIC has an Electronic Deposit Insurance Estimator available at https://edie.fdic.gov. For more information, see also https://www.fdic.gov/deposit/deposits/prepaid.html.</p> <p>No overdraft/credit feature.</p> <p>Contact Customer Service by calling 833-920-2554, by mail at 9800 Monroe St 7th Floor, Sandy, UT 84070, or visit www.busykid.com.</p> <p>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.</p>		