

List of all fees for inPOWER Prepaid Mastercard®.

All fees		Amount		Details
Get started				
Plan options	Pay-As-You-Go Plan	Monthly Plan		
New Card Account	\$0.00	\$0.00		There is no fee to open a card account.
Monthly usage				
Plan fee	\$0.00	\$7.95		<p>Monthly Plan: You will be charged \$7.95 each month you are enrolled in the Monthly Plan.</p> <p>The fee descriptor that will be shown on transaction history statements is: <i>Monthly Maintenance Fee</i></p> <p>Monthly Plan: To qualify for a \$2.00 credit each month you must receive a qualifying direct deposit of paychecks and/or government benefits totaling at least \$100.00 in one (1) calendar month. If you are currently enrolled in the Monthly Plan, you will automatically be enrolled in the plan to receive the credit and if you are in the Pay-As-You-Go plan, you can visit a Pay-O-Matic Location to change to your plan.</p> <p>You may switch between the Pay-As-You-Go Plan and the Monthly Fee Plan one time during any ninety (90) day period. Changes made on, or before the 19th of the month will take effect on the 24th of each month. Changes made on, or after the 20th of the month will not be effective until the following month, on the 24th.</p> <p>The fee descriptor that will be shown on transaction history statement for the credit is: <i>Monthly Maintenance Fee Credit</i></p>
Inactivity Fee	\$5.00	\$0.00		Per Month. A \$5.00 fee will be charged during each month in which there have been no cardholder-initiated, balance changing transactions for at least ninety (90) calendar days. You can avoid this fee by initiating at least one (1) balance changing transaction every ninety (90) calendar days.
Add Funds				
Direct deposit	\$0.00	\$0.00		There is no fee for Direct Deposit.
Cash load (first load at Retail Location)	\$2.95	\$0.00		<p>Pay-O-Matic initial cash load fees are not deducted from the Card Account and will not show on electronic and written histories.</p> <p>You will be charged \$2.95 for the first cash load at Pay-O-Matic retail locations.</p>
Cash reload (at a Retail Location)	\$2.50	\$2.50		<p>Pay-O-Matic cash reload fees are not deducted from the Card Account and will not show on electronic and written histories.</p> <p>You will be charged \$2.50 per cash reload at Pay-O-Matic retail locations.</p>

Western Union® cash reload	Up to \$5.95	Up to \$5.95	Retailers offering this service may assess a fee for each load you make. This is a third-party fee and is subject to change.
Green Dot (MoneyPak® and Reload @ the Register)	Up to \$5.95	Up to \$5.95	Retailers offering this service may assess a fee for each load you make. This is a third-party fee and is subject to change.
Spend money			
Per Purchase (PIN Domestic)	\$1.50	\$0.00	You will be charged \$1.50 per Point-of-Sale transaction using your PIN. The fee descriptor that will be shown on transaction history statements is: <i>Purchase using PIN</i>
Per Purchase (Signature Domestic)	\$1.50	\$0.00	You will be charged \$1.50 per Signature Point-of-Sale transaction. The fee descriptor that will be shown on transaction history statements is: <i>Purchase without PIN</i>
Get cash			
ATM Withdrawal (Domestic)	\$3.00	\$3.00	Per withdrawal. Please note, the ATM owner may charge you an additional fee. This ATM fee is a third-party amount assessed by the ATM operator only and is not assessed by us. The fee descriptor that will be shown on transaction history statements is: <i>Domestic ATM Withdrawal</i>
ATM Withdrawal Decline	\$0.00	\$0.00	Per ATM withdrawal decline. Please note, the ATM owner may charge you an additional fee. This additional ATM fee is a third-party amount assessed by the ATM operator only and is not assessed by us.
Cash Advance (over the counter International and Domestic)	\$3.00	\$3.00	Per transaction. The fee descriptor that will be shown on transaction history statements is: <i>Cash Advance</i>
In-store cash withdrawals (At retail locations)	Up to \$300 - \$2.75 \$300.01-\$2,525 - 1.99%	Up to \$300 - \$2.75 \$300.01-\$2,525 - 1.99%	Pay-O-Matic In-store withdrawal fees are not deducted from the Card Account and will not show on electronic and written histories. You will be charged \$2.75 for in-store cash withdrawal of up to \$300.00 and 1.99% of the withdrawal amount of \$300.01-\$2,525.00 at Pay-O-Matic retail locations.
Access Information			
Customer service (IVR)	\$0.00	\$0.00	No fee for calling our automated customer service line, including for balance inquiries.
Live Customer Service	\$3.00	\$3.00	You will be charged \$3.00 per call. First 3 calls per calendar month are no charge.
Text Alerts	\$0.00	\$0.00	No fee to sign up for text alerts. Standard text messaging and data rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with Text Alerts.
XtraPOWER Mobile App	\$0.00	\$0.00	No fee to sign up for text alerts. Standard text messaging and data rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with your data plan.

ATM Balance Inquiry (Domestic)	\$1.00	\$1.00	Per balance inquiry at an ATM. You may be charged a fee by the ATM operator, even if you do not complete a transaction. This ATM operator fee is a third-party amount assessed by the ATM operator only and is not assessed by us.
Single Paper Statement	\$0.00	\$0.00	There is no fee for requesting a copy of your transaction history or statements.
Using your card outside the U.S.			
Foreign Currency Conversion Fee	3.00%	3.00%	You will be charged 3.00% of the transaction amount in addition to any applicable international purchase fee or international ATM withdrawal fee. Both of these fees will appear separately in the Fee section of your monthly statement as either "International Purchase Using PIN", "International Purchase Without PIN" or "International ATM Withdrawal". Fee will be charged if you obtain funds or make a purchase in a currency other than the currency in which your Card was issued. Transactions made outside the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency. This fee will not be deducted separately from the Card Account and will not show on electronic and written histories.
International Purchase Using PIN	\$1.50	\$0.00	For the Pay-As-You-Go Plan, you will be charged \$1.50 per purchase transaction using your PIN plus the 3.00% Foreign Currency Conversion Fee of the transaction amount. For the Monthly Fee Plan, you will not be charged \$1.50 per purchase transaction using your PIN but will be charge the 3.00% Foreign Currency Conversion Fee of the transaction amount. Mastercard may charge you an additional fee to process international transactions. This fee is assessed by Mastercard and is not assessed by us and subject to change. This fee amount will be added to the transaction amount deducted from your Card Account balance.
International Purchase Without PIN	\$1.50	\$0.00	For the Pay-As-You-Go Plan, you will be charged \$1.50 per purchase transaction using your PIN plus the 3.00% Foreign Currency Conversion Fee of the transaction amount. For the Monthly Fee Plan, you will not be charged \$1.50 per purchase transaction using your PIN but will be charge the 3.00% Foreign Currency Conversion Fee of the transaction amount. Mastercard may charge you an additional fee to process international transactions. This fee is assessed by Mastercard and is not assessed by us and is subject to change. This fee amount will be added to the transaction amount deducted from your Card Account balance.
International ATM Withdrawal	\$3.00	\$3.00	Per transaction, plus the 3.00% Foreign Currency Conversion Fee of the transaction amount. Mastercard may charge you an additional fee to process international transactions. This fee is assessed by Mastercard and is not assessed by us and is subject to change. This fee amount will be added to the transaction amount deducted from your Card Account balance. The ATM owner may charge you an additional fee. The additional ATM fee is a third-party amount assessed by the ATM operator only and is not assessed by us. This ATM fee will be deducted from your Card Account balance

International Balance Inquiry at ATM	\$1.50	\$1.50	Per balance inquiry at an ATM. You may be charged a fee by the ATM operator, even if you do not complete a transaction. This ATM operator fee is a third-party amount assessed by the ATM operator only and is not assessed by us.
Other			
Card Replacement-Lost/Stolen	\$7.00	\$7.00	Per card replacement request for a lost or stolen card. The fee is waived for expired and damaged cards. Allow 7-10 business days for delivery.
Card Replacement-Name Change	\$7.00	\$7.00	Per card replacement request for a name change on a card. The fee is waived for expired and damaged cards. Allow 7-10 business days for delivery.
Expedited Overnight Delivery	\$18.00	\$18.00	Per request. Charged in addition to the Card Replacement fees above for overnight expedited delivery, excluding weekends.
Send Funds to Another Card	\$3.00	\$3.00	You will be charged \$3.00 per transaction.
Send Funds to a Bank Account	\$3.00	\$3.00	You will be charged \$3.00 per transaction.
Western Union Send Money			You will be quoted a fee amount and charged the fee by Western Union at the time of the transaction. This is a third party fee and subject to change. The fee will be added to the transfer amount when the transfer is deducted from your account. This fee will not show up on electronic or written histories.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to The Bancorp Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank, N.A. fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact inPOWER Cardholder Services by calling 1-844-441-8671, by mail at P.O. Box 551617, Jacksonville, FL, 32255, or visit inpowercard.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.