List of all fees for Ganaz Prepaid Card

All Fees	Amount	Details
Get Started		
Card Issuance/Activation	$0.00	Fee charged for activation of the card. This fee will be removed on the date of activation.
Monthly Usage		
Monthly Fee	$0.00	This fee will be deducted from your Card Account each month, beginning on the date of activation and each month thereafter on the anniversary date of activation.
Add Money		
Employer Direct Deposit	$0.00	
Get /Send Cash		
Domestic ATM Withdrawal (MoneyPass)	$0.00	This is our fee. In addition, you will not be charged a fee by the ATM operator when you use a MoneyPass network ATM.
Domestic ATM Withdrawal (Non -MoneyPass)	$1.75	This is our fee. In addition, you may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Over the Counter Cash Withdraw	$0.00	Assessed each time the Card is used at an Over the Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.
ATM Decline Fee	$0.00	This is our fee. In addition, you may also be charged a fee by the ATM operator.
Information		
Automated (IVR) Balance Inquiry Phone Calls	$0.00	Fee for each balance inquiry with the Automated (IVR) system.
Live Agent Phone Calls	$0.00	Fee for contact with a live customer service agent.
Email and Text Message Alerts	$0.00	Standard text messaging rates may apply.
Paper Statement Fee	$0.00	The fee will be charged for each month that a request for an extra statement is made. You may request 1 paper statement each month at no cost.
ATM Balance Inquiry	$0.50	This is our fee. You may also be charged a fee by the ATM operator.
Using Your Card Outside the U.S.		

Foreign Currency Fee	3.0%	Of the U.S. dollar amount of each transaction done in a foreign country and/or foreign currency.
International ATM Withdrawal	$1.75	This is our fee. In addition, you may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	$0.50	This is our fee. In addition, you may also be charged a fee by the ATM operator.
International ATM transaction decline	$0.00	This is our fee. You may also be charged a fee by the ATM operator.
Other		
Inactivity Fee	$0.00	The Inactivity Fee will not be charged for the Ganaz Prepaid Mastercard.
Replacement Card (requested through Employer)	$0.00	Per replacement card. There is no fee when you get your replacement card directly from your employer.
Replacement Card (requested through Ganaz Customer Service) (Standard Delivery)	$5.00	Per replacement card ordered and shipped through Ganaz Customer Service.
Additional Fee for Expedited Delivery	$25.00	Additional expedited shipping fee per replacement card ordered through Ganaz Customer Service with expedited delivery.
Balance Refund Paper Check Fee	$0.00	This is our fee to issue a paper check.

No Credit or Overdraft Feature.

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

For general information about prepaid accounts, visit *cfpb.gov/prepaid*.

Find details and conditions for all fees and services inside the package, or call **1-888-803-6408** or visit **www.ganazcard.com**.

Cards are not issued in Connecticut, Hawaii, Illinois, New York, Pennsylvania, and Vermont.

There is a fee for a replacement Card requested through Customer Service in the amount shown in the “Fee Schedule”, which will be deducted from the balance associated with the new Card. You can request a free replacement card through your employer.