

List of all fees associated with your Brink's Money™ Program ("Fee Schedule")

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The use of certain features identified below associated with your Card requires full verification of your identity through our Customer Identification Program ("CIP"). If you are not fully CIP verified, you will not have access to these features until you become fully CIP verified as described in the "Opening a Brink's Money Account; Identity Verification" section of your Cardholder Agreement.		
Details of All Fees		
Monthly Usage		
Monthly Fee	\$0	No Fee.
Per Purchase		
Signature Purchase Transaction Fee	\$0	During checkout, select "CREDIT" on the keypad to make a Signature Purchase.
PIN Purchase Transaction Fee	\$0	During checkout, select "DEBIT" and enter your PIN to make a PIN Purchase.
Spend Money		
MoneyGram® Bill Payment Service	Fee Varies	Per bill payment. Fee is determined and assessed by MoneyGram. This is a third-party fee and is subject to change. You must be fully CIP verified to have access to this feature.
Automated Clearing House (ACH) Payments	\$0	Provide the biller with the Issuer's routing number and your assigned Brink's Money Account Number. You must be fully CIP verified to have access to this feature.
Check your Balance		
Customer Service (Automated or Live Agent)	\$0	No fee for calling Customer Service (Automated or Live Agent) for general inquiries, including for balance inquiries. 1-855-627-4657
ATM Balance Inquiry Fee - Domestic	\$0.50	Per balance inquiry. You may also be charged a fee by the ATM operator.
Balance Inquiry via Online Account Center	\$0	Log in to the Online Account Center at www.brinkspaycard.com .
Balance Inquiry via Anytime Alerts™	\$0	Standard text message or data rates may apply.
Withdraw Cash		
Over-the-Counter ("OTC") Withdrawal Fee at a Financial Institution	\$0	You will not be charged a fee to withdraw cash at a Mastercard® member bank. A fee may be assessed by a financial institution that is not a Mastercard member bank. Any additional fees assessed are third-party fees and subject to change.
Skylight Checks	\$0	Skylight Checks can be cashed for no fee at all U.S. Bank® locations, at participating Walmart locations and at participating ACE Cash Express locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight Checks. These are third-party fees and subject to change.
OTC Withdrawal Fee at a Netspend Reload Network Location	Up to the Greater of 2.75% of the withdrawal amount or \$4.00	Per withdrawal. Fee may be either a flat fee or a percentage of the withdrawal amount. Fee is determined and assessed by operator of Netspend Reload Network location, and varies depending on location and amount of cash withdrawn. This is a third-party fee and is subject to change.
ATM Withdrawal Fee – Domestic/ on Allpoint® or MoneyPass ATM Networks	\$0	No fee for ATM withdrawals on Allpoint or MoneyPass Network ATMs. ATM Balance Inquiry Fee still applies. See www.brinkspaycard.com for Allpoint or MoneyPass Network ATM locator.
ATM Withdrawal Fee – Domestic/ out of Allpoint or MoneyPass ATM Networks	\$1.50	Per withdrawal. You may also be charged a fee by the ATM operator. You can avoid ATM fees by using the Allpoint or MoneyPass ATM Network or if you select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.
MoneyGram Cash Out	\$25.00	Funds can only be sent in the name of the Primary Paycardholder. Feature only available if you do not have an activated Card on your Brink's Money Account (i.e., card lost/stolen and waiting for a Replacement Card). You must have a valid state or government issued ID to pick up funds from a MoneyGram location. Maximum withdrawal amount is the balance of your Brink's Money Account, subject to applicable state law (e.g. the maximum amount that may be withdrawn at a MoneyGram location in Arizona is \$499.00) [per day].
Add Money to your Brink's Money Account		
Direct Deposit (ACH Deposit)	\$0	No Fee.
Move Money to and from your Brink's Money Account		
Account-to-Account Transfer Fee via Website	\$0	www.brinkspaycard.com You must be fully CIP verified to have access to this feature.
Account-to-Account Transfer Fee - CS Agent	\$0	1-855-627-4657. You must be fully CIP verified to have access to this feature.
Using Your Card Outside the U.S.		
Foreign Transaction Surcharge	3.5%	Per foreign transaction. Calculated based on the U.S. Dollar amount of the purchase transaction or cash withdrawal, and is charged in addition to any applicable Purchase Transaction Fee or OTC Withdrawal Fees. You must be fully CIP verified to have access to this feature.
ATM Withdrawal Fee – International	\$1.50	Per withdrawal, plus the Foreign Transaction Surcharge. You may also be charged a fee by the ATM operator. You must be fully CIP verified to have access to this feature.
ATM Balance Inquiry Fee - International	\$0.50	Per inquiry. You may also be charged a fee by the ATM operator. You must be fully CIP verified to use your card outside the U.S.
ATM Transaction Decline Fee International	\$0.50	Per declined transaction. You may also be charged a fee by the ATM operator. This fee does not apply if you are a resident of Connecticut or Illinois. You must be fully CIP verified to use your card outside the U.S.
Transaction Declines		
ATM Transaction Decline Fee Domestic	\$0.50	Per declined transaction. You may also be charged a fee by the ATM operator. This fee does not apply if you are a resident of Connecticut or Illinois.
POS Decline Fee (Signature and PIN)	\$0.50	Per declined transaction. This fee does not apply if you are a resident of Connecticut or Illinois.
ACH/Preauthorized Payment Transaction Decline Fee	\$0	No Fee.

Add or Replace a Card		
Additional Card Fee	\$0	No Fee.
Replacement Card Fee	\$0	No Fee.
Card Delivery Fee – 7-10 Business Days	\$0	No Fee.
Card Delivery Fee – 3 Business Days	\$20.00	Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested for order of Additional or Replacement Card.
Card Delivery Fee – 1-2 Business Days	\$25.00	Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested for order of Additional or Replacement Card.
Other		
Additional Statement Mailing Fee	\$0	No Fee. Statements are always available for no fee online at www.brinkspaycard.com . You can also opt-in to receive written monthly statements for no fee.
Stop Payment Fee	\$0	Per stop payment request on an ACH Debit/Preauthorized Payment Transaction. Also includes stop payments regarding a return of funds check or Skylight Check.
Check Request Fee	\$0	Per check request. For processing and mailing of a return of funds check at Brink's Money Account closure. Refund checks are not issued for balances of less than \$1.00. See "Withdraw Cash" above for alternative options to remove the funds from your Brink's Money Account.
Inactivity Fee	\$2.50	Per month. Fee applies if there are funds in the Brink's Money Account and the Brink's Money Account has had no activity, i.e., no purchases; no cash withdrawals; no deposits; and no Balance Inquiry Fee for three hundred sixty-five (365) days. This fee does not apply if you are a resident of Minnesota, and does not apply until after twelve (12) months of inactivity if you are a resident of Connecticut, Pennsylvania, or Illinois.

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

No Overdraft/Credit Feature

Contact Brink's Money by calling 1-855-627-4657, by mail at P.O. Box 14720, Austin, TX 78761, or visit www.brinkspaycard.com to learn more about the terms and conditions of your prepaid account, obtain balance information, request a copy of your transaction history or to report unauthorized transactions.

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