

List of all fees for THAT Visa® Prepaid Card (“Fee Schedule”)

All fees	Amount	Details
Getting started		
Card Purchase	\$3.99	This is our fee. We will waive the Card Purchase fee if you load \$20 at time of purchase.
Monthly usage		
Monthly fee	\$4.99	This is our fee and it is assessed on the first of every month beginning the month after you purchase a card. We will waive this fee if you make at least \$750 of non-PIN purchases during the previous calendar month. Non-PIN purchases include all card purchases where you do not enter your PIN to authorize the transaction.
Add money		
Cash reload	\$5.95	This is not our fee. Participating retail locations may assess a fee up to \$5.95 when loading cash to your card through Visa Readylink reload networks. Locations may be found at Readylink Locations . Fees may vary by location and are subject to change. You can arrange to have payroll or other payments direct deposited to your account at no charge.
Direct Deposit	\$0.00	We do not charge a fee for this service.
Card-to-Card Transfer	\$0.00	We do not charge a fee for this service.
Bank-to-Card Transfer	\$0.00	We do not charge a fee for this service.
Cardholder-to-Cardholder	\$0.00	We do not charge a fee for this service.
Mobile Check Load	Greater of: \$5.00 or 5% of check amount	This is not our fee. The service provider, Ingo Money, Inc., may impose a fee up to \$5.00 or 5% of the check amount, whichever is greater. Delayed funding (estimated up to 10 days) is currently available at no charge. Fees assessed by the service provider are subject to change. Visit www.ingomoney.com for further details.
Get cash		
ATM withdrawal (U.S.) In-Network	\$0.00	We do not charge a fee for this service. MoneyPass ATMs can be found here: MoneyPass Locator . Use your MoneyPass ATM card at any of the ATMs listed on this site without paying a surcharge. If an address has more than one ATM, please look for the MoneyPass logo on a sign at the ATM or displayed on the ATM screen to avoid paying a surcharge.
ATM withdrawal (U.S.) Out-of-Network	\$3.00	This is our fee and is charged at all out of network ATMs. The owners of ATMs or other networks may charge you to use their terminals and you may be charged a fee for a balance inquiry even if you do not complete a transaction. These other fees and charges will be deducted from your account. You can request cash back at no charge by selecting “debit” and entering your PIN when making a purchase at a retail location.
Bank teller cash withdrawal (U.S.)	\$3.00	This is our fee and is charged each time you request an over-the-counter cash withdrawal from your account from a bank teller. A fee may also be assessed by a financial institution that is not a Visa member financial institution. You can request cash back at no charge by selecting “debit” and entering your PIN when making a purchase at a retail location.
ATM decline (U.S.)	\$0.00	We do not charge a fee for this service. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.thatprepaidcard.com or calling the toll-free number on the back of your card.
Information		
ATM balance inquiry (U.S.)	\$0.00	We do not charge a fee for this service. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.thatprepaidcard.com or calling the toll-free number on the back of your card.
Using your card outside the U.S.		
POS Signature and PIN-based International transactions	2.0% of transaction amount	We charge 2% of the U.S. dollar amount of each transaction you make outside the United States. If you make a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be a different rate than the rate in effect on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign transaction fee we assess.
International ATM Withdrawal	\$4.00 + 2.0% of transaction amount	We charge \$4 plus 2% of the U.S. dollar amount of each ATM withdrawal you make outside the United States. The owners of ATMs may charge you for the transaction and for a balance inquiry even if you do not complete the transaction. If you make a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by Visa using a rate selected by Visa based on the date the transaction is processed, which may be a different rate than the rate in effect on the date you made the transaction. The currency conversion rate established by Visa is in addition to the foreign transaction fee we assess.
International ATM or purchase decline	\$0.00	We do not charge a fee for this service.
International ATM balance inquiry	\$0.00	We do not charge a fee for this service. The owners of ATMs or other networks may charge you to use their terminals. You can avoid this fee by viewing your transactions through the mobile application, online at www.thatprepaidcard.com or calling the toll-free number on the back of your

		card.
Other		
Paper Check	\$3.00	This is our fee and charged if a check is required to distribute the remaining balance at account closing. You can avoid this fee by spending the funds on your card prior to closing the account.
Replacement card	\$4.99	This is our fee and is charged each time you request a replacement card prior to the expiration date. We will waive this fee for the first replacement card in a rolling six-month period. This fee will not be charged if you have reported unauthorized transactions on the card.
Expedited card delivery	\$30.00	This fee is charged each time you request a replacement Card to be delivered to you on an expedited basis (generally within 3 business days). The fee is charged in addition to the Replacement Card Fee. We will waive this fee for the first expedited card fee in a rolling 12-month period if a direct deposit load has been received on the card within the previous 30 days.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to First National Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event First National 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](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact us by calling 1-855-915-1435, by mail at P.O. Box 81888, Las Vegas, NV 89180-1888, or visit www.thatprepaidcard.com.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://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 [cfpb.gov/complaint](https://www.cfpb.gov/complaint).