

Acorns Early Short Form Disclosure

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
Child Plan (per child account)			
\$5.00	\$0	\$0*	N/A**
Family Plan (up to 4 child accounts)			
\$10.00			

ATM Balance inquiry	N/A***
---------------------	---------------

Customer Service (calls)	\$0
--------------------------	------------

We charge 3 more types of fees – here they are

Inactivity (After 12 months with no activity) We do not charge for inactivity. However, your monthly fee will continue to be charged even if you do not use your account	N/A
---	------------

International ATM Withdrawal	\$0
------------------------------	------------

Card Replacement different design (Lost, Stolen, Damaged)

Different design cards	Custom: \$5.00 Collab: \$6.00
------------------------	--

Same design cards	\$0
-------------------	------------

Customized or Collab card (upgrade)	Custom: \$5.00 Collab: \$6.00
-------------------------------------	--

- * Some owners of ATMs or ATM networks charge an additional fee.
- ** Reload by debit card and bank transfer only, free of charge.
- *** Balance Inquiry via Acorns Early app is available and is free of charge.

Your funds are eligible for FDIC insurance.

No overdraft /credit feature.

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

Find details and conditions for all fees and services: <http://gohenry.com/us/terms-and-conditions>

Acorns Early Long Form Disclosure

- list of all fees for Acorns Early

All fees

Amount

Getting Started

Card Purchase – Standard
Our standard card is free of charge

\$0

Card Purchase - Personalized

\$5.00

Monthly Usage

Monthly Fee
Child Plan

\$5.00

Family Plan
Up to four child accounts

\$10.00

Add Money

Load
Debit card and bank account loads are free of charge

\$0

Cash Reload
We do not support cash reloads

N/A

Spend Money

Online card transaction
Online card transactions are free of charge

\$0

Offline card transaction
Offline (in store) card transactions are free of charge

\$0

Get Cash

ATM withdrawal

\$0

This is our fee for both in and out of network ATM withdrawals. Some owners of ATMs or ATM networks charge an additional fee.

Customer Service

LiveChat

\$0

Live chat customer service is free of charge

Email

\$0

Email customer service is free of charge

Call

\$0

Calling customer service is free of charge. You may be charged a standard call rate by your phone operator

Balance Inquiries

Via the Acorns Early app

\$0

Balance inquiries are free of charge and available 24/7 via the Acorns Early app

Via ATM

N/A

We do not support ATM balance inquiries

Using Your Card Outside the USA

International Transaction

0%

We do not charge a foreign exchange fee

International ATM Withdrawal

\$0

You may also be charged a fee by the ATM operator, even if you do not complete a transaction.

Via the Acorns Early app

\$0

Balance inquiries are free of charge and available 24/7 via the Acorns Early app

Via International ATM Balance Inquiry

N/A

We do not support International ATM balance inquiries

Other

Card replacement (same design) **\$0**
Replacing a lost, stolen or damaged card with a card of the same design is free

Card replacement (different design) **Custom: \$5.00**
We charge the following amounts to replace a lost, stolen or **Collab: \$6.00**
damaged card with a different design card.

Inactivity - no activity for 12 months **\$0**
We do not charge for inactivity on your account. However, your monthly fee will continue to be charged even if you do not use your account

Your funds are eligible for FDIC insurance:
Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Community Federal Savings Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Community Federal Savings Bank 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.

For general information about prepaid accounts, visit: cfpb.gov/prepaid. Find details, conditions for all fees, limits and services:<http://gohenry.com/us/terms-and-conditions>.

Contact Acorns Early by calling (855) 739-2859 or by email at help@acornsearly.com.
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.