## **GoHenry Short Form Disclosure**

Monthly fee Child Plan (per child account) Per purchase

ATM Withdrawal Cash reload

\$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

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:

www.gohenry.com/us/terms-and-conditions/cardholder-terms.

<sup>\*</sup> Some owners of ATMs or ATM networks charge an additional fee.

<sup>\*\*</sup> Reload by debit card and bank transfer only, free of charge.

<sup>\*\*\*</sup> Balance Inquiry via GoHenry app is available and is free of charge.

## **GoHenry Long Form Disclosure**- list of all fees for GoHenry

| All fees   | Amount     |
|--|------------|
| Getting Started  |            |
| Card Purchase – Standard Our standard card is free of charge                     | <b>\$0</b> |
| Card Purchase - Personalized<br>\$4.99 per personalized card                     | \$5.00     |
| Monthly Usage  |            |
| Monthly Fee Child Plan The monthly fee is \$4.99 per child account               | \$5.00     |
| Family Plan Up to four child accounts  | \$10.00    |
| Add Money  |            |
| Load Debit card and bank account loads are free of charge                        | <b>\$0</b> |
| Cash Reload<br>We do not support cash reloads                                    | N/A        |
| Spend Money  |            |
| Online card transaction Online card transactions are free of charge              | <b>\$0</b> |
| Offline card transaction Offline (in store) card transactions are free of charge | <b>\$0</b> |
|  |            |

| Get Cash   |     |
|--|-----|
| ATM withdrawal   | \$0 |
| This is our fee for both in and out of network ATM withdrawals.<br>Some owners of ATMs or ATM networks charge an additional fee. |     |
| Customer Service   |     |
| LiveChat Live chat customer service is free of charge  | \$0 |
| Email  | \$0 |
| Email customer service is free of charge   |     |
| Call Calling customer service is free of charge. You may be charged a standard call rate by your phone operator                  | \$0 |
| Balance Inquiries  |     |
| Via the GoHenry app<br>Balance inquiries are free of charge and available 24/7 via the<br>GoHenry app                            | \$0 |
| Via ATM  | N/A |
| We do not support ATM balance inquiries  |     |
| Using Your Card Outside the USA  |     |
| International Transaction We do not charge a foreign exchange fee  | 0%  |
| 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 GoHenry app<br>Balance inquiries are free of charge and available 24/7 via the<br>GoHenry app                            | \$0 |
| Via International ATM Balance Inquiry We do not support International ATM balance inquiries                                      | N/A |

## Other

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

**\$0** 

Card replacement (different design)

We charge the following amounts to replace a lost, stolen or damaged card with a different design card.

Collab: \$6.00

Custom: \$5.00

Inactivity - no activity for 12 months
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

**\$0** 

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:

www.gohenry.com/us/terms-and-conditions/cardholder-terms.

Contact GoHenry by calling (877) 372-6466 or by email at help@gohenrycard.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.