

# GoHenry Short Form Disclosure

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
Child Plan (per child account)	<b>\$0</b>	<b>\$1.50*</b>	<b>N/A**</b>
Family Plan (up to 4 child accounts)	<b>\$4.99</b>		
	<b>\$9.98</b>		

ATM Balance inquiry	<b>N/A***</b>
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Customer Service (calls)	<b>\$0</b>
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## 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	<b>N/A</b>
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International ATM Withdrawal	<b>\$1.50</b>
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### Card Replacement different design (Lost, Stolen, Damaged)

Different design cards	<b>\$4.99</b>
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Same design cards	<b>\$0</b>
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Personalized card (upgrade)	<b>\$4.99</b>
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- \* 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 GoHenry 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](https://cfpb.gov/prepaid).  
Find details and conditions for all fees and services: [www.gohenry.com/us/terms-and-conditions/cardholder-terms](https://www.gohenry.com/us/terms-and-conditions/cardholder-terms).

# GoHenry Long Form Disclosure

## - list of all fees for GoHenry

All fees	Amount
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### Getting Started

Card Purchase – Standard Our standard card is free of charge	<b>\$0</b>
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Card Purchase - Personalized \$4.99 per personalized card	<b>\$4.99</b>
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### Monthly Usage

Monthly Fee Child Plan The monthly fee is \$4.99 per child account	<b>\$4.99</b>
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Family Plan Up to four child accounts	<b>\$9.98</b>
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### Add Money

Load Debit card and bank account loads are free of charge	<b>\$0</b>
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Cash Reload We do not support cash reloads	<b>N/A</b>
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### Spend Money

Online card transaction Online card transactions are free of charge	<b>\$0</b>
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Offline card transaction Offline (in store) card transactions are free of charge	<b>\$0</b>
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## Get Cash

### ATM withdrawal

**\$1.50**

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 GoHenry app

**\$0**

Balance inquiries are free of charge and available 24/7 via the GoHenry 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

**\$1.50**

We charge \$1.50 per international ATM withdrawal. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.

### Via the GoHenry app

**\$0**

Balance inquiries are free of charge and available 24/7 via the GoHenry 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) **\$4.99**  
We charge \$4.99 to replace a lost, stolen or 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](https://www.fdic.gov/deposit/deposits/prepaid.html) for details

**No overdraft /credit feature.**

For general information about prepaid accounts, visit: [cfpb.gov/prepaid](https://cfpb.gov/prepaid). Find details, conditions for all fees, limits and services: [www.gohenry.com/us/terms-and-conditions/cardholder-terms](https://www.gohenry.com/us/terms-and-conditions/cardholder-terms).

Contact GoHenry by calling **(877) 372-6466** or by email at [help@gohenrycard.com](mailto: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](https://cfpb.gov/complaint).