

You do not have to get your payments on this prepaid card.
 Ask about other ways to get your payments.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0 with sig.	\$0 in-network	N/A
	\$0 with PIN	\$2.00 out-of-network	

No overdraft or credit-related fees.

ATM balance inquiry (in-network or out-of-network)	\$0 or \$1.00*
Customer service	\$1.50 per call
Inactivity (no transactions for 3 months)	\$4.50 per month
[Incidence-based fee]	\$2.95
[Incidence-based fee]	\$3.95
[Incidence-based fee]	\$1.00

*Fees can be lower depending on how and where this card is used.

We charge 6 other fees not listed here.

Register your card with XYZ Prepaid Company to protect your money.

For more information about prepaid cards, visit cfpb.gov/prepays.

You do not have to accept this payroll card.
 Ask your employer about other ways to get your wages.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0 with sig.	\$0 in-network	N/A
	\$0 with PIN	\$2.00 out-of-network	

No overdraft or credit-related fees.

ATM balance inquiry (in-network or out-of-network)	\$0 or \$1.00*
Customer service	\$1.50 per call
Inactivity (no transactions for 3 months)	\$4.50 per month
[Incidence-based fee]	\$2.95
[Incidence-based fee]	\$3.95
[Incidence-based fee]	\$1.00

*Fees can be lower depending on how and where this card is used.

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A-10(c) – Model Form for Short Form Disclosures for Prepaid Accounts With Overdraft Services and Other Credit Features
(§ 1005.18(b)(2)(i)(B)(9) and § 1005.18(b)(3)(iii)(A))

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$4.95*	\$0 with sig. \$0 with PIN	\$0 in-network \$2.00 out-of-network	\$2.00*
This card may charge credit-related fees.			
ATM balance inquiry (in-network or out-of-network)			\$0 or \$1.00
Customer service			\$1.50 per call
Inactivity (no transactions for 3 months)			\$4.50 per month
[Incidence-based fee]			\$2.95
[Incidence-based fee]			\$3.95
[Incidence-based fee]			\$1.00
*Fees can be lower depending on how and where this card is used.			
We charge 6 other fees not listed here.			
Find details and conditions for all fees and services inside the package or call 800-234-5678 or visit bit.ly/XYZprepays .			
Register your card with XYZ Prepaid Company to protect your money.			
This card does not provide [FDIC][NCUSIF] insurance.			
For more information about prepaid cards, visit cfpb.gov/prepays .			

A-10(d) – Model Form for Short Form Disclosures for Prepaid Accounts Without Overdraft Services and Other Credit Features
(§ 1005.18(b)(2)(i)(B)(9) and § 1005.18(b)(3)(iii)(A))

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$4.95*	\$0 with sig. \$0 with PIN	\$0 in-network \$2.00 out-of-network	\$2.00*
No overdraft or credit-related fees.			
ATM balance inquiry (in-network or out-of-network)			\$0 or \$1.00
Customer service			\$1.50 per call
Inactivity (no transactions for 3 months)			\$4.50 per month
[Incidence-based fee]			\$2.95
[Incidence-based fee]			\$3.95
[Incidence-based fee]			\$1.00
*Fees can be lower depending on how and where this card is used.			
We charge 6 other fees not listed here.			
Find details and conditions for all fees and services inside the package or call 800-234-5678 or visit bit.ly/XYZprepays .			
Register your card with XYZ Prepaid Company to protect your money.			
This card does not provide [FDIC][NCUSIF] insurance.			
For more information about prepaid cards, visit cfpb.gov/prepays .			

A-10(e) – Sample Form for Long Form Disclosures for Prepaid Accounts (§ 1005.18(b)(3)(iii)(A))

Fee description	Amount	Details
Get started		
Card purchase fee	\$3.95	
Monthly usage		
Monthly fee	\$4.95	Charge waived with direct deposit or in any billing cycle when you load at least \$1,000 or have at least 30 qualifying purchases posted to your account.
Add money		
Direct deposit	\$0	
Cash reload	\$2.00	Additional reload network fees may apply.
Spend money within the U.S.		
Per purchase with PIN	\$0	
Per purchase with signature	\$0	
Online bill pay service by check	\$2.00	Charge for having us send a check to pay a bill on your behalf. Charge waived for paying a bill online.
Get cash		
ATM withdrawal, in-network	\$0	“In Network” refers to the XYZMoney ATM network. Locations can be found at xyzprepaid.com or xyzmoney.com. You will not be charged a fee by XYZ Prepaid Card or the ATM operator.
ATM withdrawal, out-of-network	\$2.00	“Out of Network” refers to all the ATMs outside of the XYZMoney ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Bank teller cash withdrawal	\$1.25	
Information		
Customer service	\$1.50	per call
ATM balance inquiry, in-network	\$0	“In Network” refers to the XYZMoney ATM network. Locations can be found at xyzprepaid.com or xyzmoney.com.
ATM balance inquiry, out-of-network	\$1.00	“Out of Network” refers to all the ATMs outside of the XYZMoney ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
Replacement card	\$4.00	Card will arrive within 5-7 business days.
Expedited replacement card service	\$25.00	Card will arrive within 2 business days.
Inactivity	\$4.50	You will be charged this fee each month after you have not completed a transaction using your prepaid account for 3 months.
Spend money outside the U.S.		
Each international transaction	3.0%	of total transaction amount
International ATM balance inquiry	\$5.00	This is our fee. You may also be charged a fee by the ATM operator.

This card does not provide [FDIC][NCUSIF] insurance.

Contact XYZ Prepaid Company by calling 1-800-555-5555, by mail at 555 Street Name, Anytown, NY, or visit xyzprepaid.com.

For more info about prepaid cards, visit consumerfinance.gov/prepays. If you have a complaint about prepaid cards, call 1-855-411-2372 or visit consumerfinance.gov/complaint.

A-10(f) – Model Form for Short Form Disclosures for Prepaid Accounts With Multiple Service Plans (§ 1005.18(b)(3)(iii)(B)(1))

	Pay-as-you-go plan	Monthly plan	Annual plan
Plan fee	\$0.00	\$4.95 per mo.	\$49.95 per yr.
Per purchase	\$2.00*	\$0	\$0
This card may charge credit-related fees.			
		Applies to all plans	
ATM withdrawal		\$1.95*	
Cash reload		\$0	
ATM balance inquiry		\$1.00*	
Customer service		\$1.00 per call	
Inactivity (no transactions for 3 months)		\$1.95 per month	
[Incidence-based fee]		\$2.95	
[Incidence-based fee]		\$3.95	
*Fees can be lower depending on how and where this card is used.			
We charge 6 other fees not listed here.			
Find details and conditions for all fees and services inside the package or call 800-234-5678 or visit <i>bit.ly/XYZprepays</i> .			
Register your card with XYZ Prepaid Company to protect your money.			
This card does not provide [FDIC][NCUSIF] insurance.			
For more information about prepaid cards, visit <i>cfpb.gov/prepays</i> .			

A-10(g) – Sample Form for Long Form Disclosures for Prepaid Accounts With Multiple Service Plans (§ 1005.18(b)(3)(iii)(B)(2))

Fee description	Pay-as-you-go plan	Monthly plan	Annual plan	Details
Monthly usage				
Plan fee	\$0	\$4.95	\$49.95	Charge waived with direct deposit or in any billing cycle when you load at least \$1,000 or have at least 30 qualifying purchases posted to your account.
Spend money within the U.S.				
Per purchase with PIN	\$1.00	\$0	\$0	
Per purchase with signature	\$2.00	\$0	\$0	
Information				
Customer service	\$1.00	\$0	\$0	per call
ATM balance inquiry, in-network	\$0	\$0	\$0	“In Network” refers to the ABCMoney ATM network. Locations can be found at xyzprepaid.com or abcmoney.com.
ATM balance inquiry, out-of-network	\$1.00	\$0	\$0	“Out of Network” refers to all the ATMs outside of the XYZ ATM network. You may also be charged a fee by the ATM owner even if you do not complete a transaction.

Fee description	All plans	Details
Get started		
Card purchase fee	\$3.95	
Add money		
Direct deposit	\$0	
Cash reload	\$2.00	Additional reload network fees may apply.
Spend money within the U.S.		
Card to card transfer	\$0.75	
Online bill pay service by check	\$2.00	Charge for having us send a check to pay a bill on your behalf. Charge waived for paying a bill online.
Get cash		
ATM withdrawal, in-network	\$0	
ATM withdrawal, out-of-network	\$1.95	
Bank teller cash withdrawal	\$1.25	
Other		
Inactivity (no transactions for 3 months)	\$1.95	You will be charged this fee each month after you have not completed a transaction using your prepaid account for 3 months.

This card does not provide [FDIC][NCUSIF] insurance.

Contact XYZ Prepaid Company by calling 1-800-555-5555, by mail at 555 Street Name, Anytown, NY, or visit xyzprepaid.com.

For more info about prepaid cards, visit consumerfinance.gov/prepays. If you have a complaint about prepaid cards, call 1-855-411-2372 or visit consumerfinance.gov/complaint.