

Monthly fee	Per purchase	ATM withdrawal <small>in-network or out-of-network</small>	Cash reload
\$0	\$0	\$1.50* <small>up to \$100 in a calendar month</small>	N/A
		2% <small>over \$100 in a calendar month</small>	

ATM balance inquiry (in-network or out-of-network)	\$0
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Customer service (automated or live agent)	\$0
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Inactivity (after 12 months with no transactions)	\$0
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We charge 10 other types of fees. Here are some of them:

Electronic withdrawal	\$0.39
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Add to balance via ACH direct debit	0.13%
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* No fee for the first two withdrawals under \$100 in a calendar month

No overdraft/credit feature

Wise customer funds are not directly FDIC insured; however, in some instances USD balances receive passthrough FDIC insurance.

Wise takes protecting customer funds seriously. For more information on how we protect customer funds see

<https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm30O/how-our-us-entity-wise-us-inc-protects-customer-fund>.

For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services visit

<https://wise.com/terms-and-conditions> or call 1-888-908-3833.