

All Fees		
Get Started		
Card Issuance/Activation	\$0	Fee charged for activation of the card. This fee will be removed on the date of activation.
Monthly Usage		
Monthly Fee	\$0	This fee will be deducted from your Card Account each month, beginning on the date of activation and each month thereafter on the anniversary date of activation.
Add Money		
Direct Deposit	\$0	Fee for adding money to the Card via Direct Deposit
Vanilla Direct Reload	\$0	Fee for adding money to the Card via the App or Online using ACH transfer
Get /Send Cash		
Domestic ATM Withdrawal	\$0	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Over the Counter Cash Withdrawal	\$0	Assessed each time the Card is used at an Over the Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.
ATM Decline Fee	\$0	This is our fee. You may also be charged a fee by the ATM operator.
Card to Card Transfer via App	\$0	Fee for each Card to Card Transfer processed via the TreeCard App
Card to Card Transfer Live Agent	\$0	Fee for each Card to Card Transfer processed with a live agent.
Information		
Automated (IVR) Balance Inquiry Phone Calls	\$0	Fee for each balance inquiry with the Automated (IVR) system.
Other Automated (IVR) Calls	\$0	Fee for each contact with the Automated (IVR) system.
Balance Inquiry Live Agent	\$0	Fee for each balance inquiry with a live agent.
Other Live Agent Phone Calls	\$0	Fee for contact with a live customer service agent.

Email and Text Message Alerts	\$0	Standard text messaging rates may apply.
ATM Balance Inquiry	\$0	This is our fee. You may also be charged a fee by the ATM operator.
Using Your Card Outside the U.S.		
Foreign Currency Fee	0.0%	Of the U.S. dollar amount of each transaction done in a foreign country and/or foreign currency.
International ATM Withdrawal	\$0.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$0.00	This is our fee. You may also be charged a fee by the ATM operator.
International ATM transaction decline	\$0	This is our fee. You may also be charged a fee by the ATM operator.
Other		
Inactivity Fee	\$0	Per complete month during which the Card is not used.
Balance Liquidation	\$0	Per transaction.
Replacement Card (Standard Delivery)	\$9.99	Per replacement card ordered.
Balance Refund Paper Check Fee	\$0	This is our fee to issue a paper check.

Register your card for FDIC insurance and other protections.

No overdraft/credit feature.

Contact Treecard by phone at 855-730-9355, by mail at 9450 SW Gemini Dr, PMB 8413, Beaverton, Oregon, 97008-7105, or visit www.treecard.org/contact.

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

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.