

Bluebird® American Express® Prepaid Debit Account
Short Form Disclosure

Monthly fee \$0	Per purchase \$0	ATM withdrawal \$0 in-network \$2.50* out-of-network	Cash reload \$3.95*
ATM balance inquiry (in-network or out-of-network)			N/A
Customer service (automated or live agent)			\$0
Inactivity Fee			\$0
<p>We charge 1 other type of fee *This fee can be lower depending on where this card is used. No overdraft/credit feature. Register your card for FDIC insurance eligibility and other protections.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid Find details and conditions for all fees and services inside the package or call 1-877-486-5990 or visit Bluebird.com/info.</p>			

List of all fees for Bluebird® American Express® Prepaid Debit Account:

All fees	Amount	Details
Get started		
Card purchase price	\$5	\$0 to sign up online
Monthly usage		
Monthly fee	\$0	
Add money		
Cash reloads (at Family Dollar)	\$0	Add Money service is provided by InComm Financial Services, Inc. subject to additional terms (see Bluebird.com/addcash for more details). There is no fee to Add Money at a Family Dollar location. The amount of each Add Money transaction at a retail location must be at least \$20.
Cash reloads (at Walmart)	\$3.74	As of July 1, 2023, cash or debit reloads at Walmart will no longer be free and will incur a fee of \$3.74 per transaction.
Cash reloads (at other participating retailers)	Up to \$3.95	Fees vary by retailer. The amount of each load to your Account using cash must be at least \$20
Direct deposit	\$0	

<p>Mobile Check Service by Ingo® Money</p> <ul style="list-style-type: none"> • Money in ten (10) days • Money in Minutes 	<p>\$0</p> <p>1% or 5% of check amount, with \$5 minimum fee</p>	<p>If your check is returned unpaid within the 10 day period, your Account will not be funded. There is no minimum check amount.</p> <p>1% fee on payroll or government checks with preprinted signatures or 5% fee on other checks; \$5 minimum fee applies; \$20 check minimum.</p> <p>The Mobile Check Capture by Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Service Terms and Conditions and the First Century Bank and Ingo Money Privacy Policy. All checks are subject to approval for funding in Ingo Money’s sole discretion. Approval usually takes 3 to 5 minutes but can take up to one hour. Fees apply for approved Money in Minutes transactions funded to your Account.</p>
Add money from a bank account	\$0	You can add money to your Bluebird Account from your checking or savings account by initiating a transfer from your bank into your Bluebird Account. Consult with your bank for origination fees that may apply.
Spend money		
Online bill pay	\$0	
Bluebird2Walmart Money Transfer powered by Ria®	Up to \$16	<p>The Bluebird2Walmart Money Transfer fee depends on the transfer amount.</p> <p>\$4 for transfers up to \$50</p> <p>\$8 for transfers \$50.01-\$1,000</p> <p>\$16 for transfer \$1,000.01-\$2,500</p> <p>See Bluebird.com/moneytransfer for more details.</p>
Bluebird Check transaction	\$0	
Get cash		
ATM withdrawal (in-network)	\$0	“In-network” refers to MoneyPass® ATM Network. See Bluebird.com/atm for locations and other details.
ATM withdrawal (out-of-network)	\$2.50	This is our fee. No fee for residents of VT. “Out-of-network” refers to all ATMs outside of the MoneyPass® ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM transaction decline	\$0	

Cash Pickup powered by Ria®	Up to \$9	<p>Per withdrawal. The Cash Pickup service is provided by Ria® for pick up at Walmart®. The Cash Pickup fee depends on the withdrawal amount.</p> <p>\$3 per withdrawal for cash out up to \$500</p> <p>\$6 per withdrawal for cash \$500.01-\$1,000</p> <p>\$9 per withdrawal for cash \$1,000.01-\$2,900</p> <p>Withdrawals up to \$2,900 are available to Bluebird Accountholders who receive their tax refund or refund advance via Direct Deposit into their Bluebird Account. See Bluebird.com/cashpickup for more details.</p>
Information		
Customer Service (automated or live agent)	\$0	Available 24/7
ATM balance inquiry (in-network or out-of-network)	N/A	
Using your Card outside the U.S.		
Foreign transactions	\$0	
Other		
Send and receive money	\$0	
Goals	\$0	Set aside money for specific goals, emergencies or other purposes
Subaccounts	\$0	
Card replacement – standard shipping	\$0.00	Approximately ten (10) or more Business Days.
Card replacement – expedited shipping	\$20.00	Per replacement card, UPS carrier delivery. Card will arrive in 3-4 business days. Expedited shipping is not available to customers in Alaska, Hawaii, Puerto Rico, Guam, and the U.S. Virgin Islands.

Purchase Protection on eligible purchases	\$0	Purchase Protection is underwritten by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, IL 60604. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items lost by Card Member, consumable and perishable items, motorized vehicles and their parts or accessories, or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited up to \$1,000 per occurrence; not to exceed \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see Bluebird.com/ppterms .
Inactivity fee	\$0	

The schedule above sets forth fees we impose on the respective transactions. Other parties (such as Merchants with respect to point of sale transactions, ATM operators or networks with respect to balance inquiries and access to funds in your Account, and other financial institutions with respect to transactions such as cash withdrawals at their branches) may impose separate fees on the same transactions and we make no accounting for those.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to American Express National Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event American Express National 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.

Contact American Express Travel Related Services Company, Inc. by calling 1-877-486-5990, by mail at 200 Vesey Street, New York, N.Y. 10285, or visit bluebird.com. 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.