

bench Short Form Pricing Disclosure

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$4.97	\$0	\$0 in-network \$2.00 out-of-network	N/A

ATM balance inquiry (in-network or out-of-network)	\$0.00
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Customer service (automated or live agent)	\$0.00
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Inactivity (after 12 months with no transactions)	\$0.00
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We charge 2 other types of fees:

International ATM withdrawals	\$3.00
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International purchase - % of purchase amount	3%
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No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services inside the bench mobile app at Pricing Disclosures. You may also find details and conditions for all fees and services visiting www.planetbench.com or calling 844-404-0472.

The **bench** Visa® Prepaid Debit Card is issued by **Axiom Bank, N.A.** (Member FDIC).

bench Long Form Pricing Disclosure

List of all fees for bench Prepaid Card

Amount		Details
Get Started		
Card Purchase	\$0.00	There is no fee
Monthly Usage		
Monthly Fee	\$4.97	For monthly maintenance of the Bench Card account and other Bench membership benefits, such as carbon tracking, rewards program, “friends and family” program, and Bench Community management
Add Money		
Any ACH, remote deposit, or card load	\$0.00	There is no fee for depositing funds on card
Spend Money		
Domestic PIN Purchase	\$0.00	There is no fee
Domestic POS Purchase	\$0.00	There is no fee
Domestic Purchase PIN Decline	\$0.00	There is no fee
Domestic Purchase POS Decline	\$0.00	There is no fee
Get Cash		
ATM Withdrawal (in- network)	\$0.00	There is no fee for withdrawals made through the surcharge-free Money Pass network.
ATM Withdrawal (out-of- network)	\$2.00	This our fee for ATM transactions made outside of the Money Pass network. Additional fees may be added by ATM operators.
ATM Withdrawal Decline	\$0.00	There is no fee
Information		
Customer Service (automated or live agent)	\$0.00	There is no fee
ATM Balance Inquiry or Decline (in-network and out-of-network)	\$0.00	There is no fee
International ATM Balance Inquiry or Decline	\$1.00	This is our fee for international ATM balance inquiries and declines.
IVR / POS Balance inquiry	\$0.00	There is no fee
Card Inactivity	\$0.00	There is no fee
Using your card outside of the US		
International PIN Transaction	3%	This is our fee. The 3% is of the US dollar amount of each transaction. Third party fees and rates may apply.
International POS Transaction	3%	The 3% is of the US dollar amount of each transaction. Third party fees and rates may apply.
International PIN Decline	\$0.00	There is no fee
International POS Decline	\$0.00	There is no fee
International ATM Withdrawal	\$3.00	This is our fee for international ATM withdrawals.

International ATM Balance Inquiry or Decline	\$0.00	There is no fee
Other		
Replacement Card	\$0.00	There is no fee

FDIC Deposit Insurance. Upon the approval of your application and the funding of your account, your account is eligible for FDIC insurance and other protections. Your funds will be held at or transferred to Axiom Bank N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Axiom Bank, N.A. 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.

Overdraft or Credit Features. Overdraft or credit features **are not** available for this account.

For Questions and Other Assistance. Contact Bench Card Support by calling 1-844-404-0472, by emailing help@planetbench.com, mailing the Program Manager at 5674 Stoneridge Drive, Suite 204, Pleasanton, CA 94588, or visiting www.planetbench.com.

General Information about Prepaid Accounts. 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.