Acorns Early Prepaid MasterCard

Short Form Disclosure

Monthly fee	Per purchase	ATM Withdrawal	Cash Reload
Acorns Early Lite Plan (up to 4 child accounts) **$8.00 per Parent Card Account** Acorns Gold Plan (up to 4 child accounts, plus access to services available through the Acorns App (acorns.com) **$12.00 per Parent Card Account**	**$0**	**$0***	**N/A****

ATM Balance inquiry	**N/A*****
Customer Service (calls)	**$0**
We charge 3 more types of fees – here they are	
Inactivity (After 12 months with no activity) We do not charge for inactivity. However, your monthly fee will continue to be charged even if you do not use your account	**N/A**
International ATM Withdrawal	**$0**
Card Replacement different design (Lost, Stolen, Damaged)	
Different design cards	**Custom: $5.00** **Collab: $6.00**
Same design cards	**$0**
Customized or Collab card (upgrade)	**Custom: $5.00** **Collab: $6.00**

* Some owners of ATMs or ATM networks charge an additional fee.
** Reload by debit card and bank transfer only, free of charge.
*** Balance Inquiry via Acorns Early app is available and is free of charge.

No overdraft /credit feature.

The Acorns Early Prepaid Mastercard is issued by Community Federal Savings Bank, a member of FDIC, pursuant to a license from Mastercard International.

Register your Card for FDIC insurance eligibility or other protections. Your funds associated with The Acorns Early Mastercard are held by or transferred to Community Federal Savings Bank, an FDIC-insured institution and may be eligible for insurance by the Federal Deposit Insurance Corporation (FDIC) up to the standard maximum deposit insurance amount of $250,000 per depositor, per insured bank, for each account ownership category in the event Community Federal Savings Bank fails. Specific deposit insurance requirements must be met to be eligible for FDIC insurance, including registering your card in your name. Please see https://www.fdic.gov/deposit/deposits/prepaid.html for more information.

Contact Acorns Early by phone at (855) 739-2859,by mail at 5300 California Avenue, Irvine, CA 92617 USA, or by visiting http://gohenry.com/us/terms-and-conditions to learn more about the terms and conditions of your prepaid account.

For general information about prepaid accounts, visit: www.**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 www.cfpb.gov/complaint.

Acorns Early Long Form Disclosure - list of all fees for Acorns Early

All fees	Amount
Getting Started	
Card Purchase – Standard Our standard card is free of charge	**$0**
Card Purchase - Personalized	**$5.00**
Monthly Usage	
Monthly Fee Acorns Early Lite Plan Up to four (4) child accounts	**$8.00**
Acorns Gold Plan Up to four (4) child accounts, plus access to services available through the Acorns App (acorns.com)	**$12.00**
Add Money	

Load Debit card and bank account loads are free of charge	**$0**
Cash Reload We do not support cash reloads	**N/A**
Spend Money	
Online card transaction Online card transactions are free of charge	**$0**
Offline card transaction Offline (in store) card transactions are free of charge	**$0**
Get Cash	
ATM withdrawal This is our fee for both in and out of network ATM withdrawals. Some owners of ATMs or ATM networks charge an additional fee.	**$0**
Customer Service	
LiveChat Live chat customer service is free of charge	**$0**
Email Email customer service is free of charge	**$0**
Call Calling customer service is free of charge. You may be charged a standard call rate by your phone operator	**$0**
Balance Inquiries	
Via the Acorns Early app Balance inquiries are free of charge and available 24/7 via the Acorns Early app	**$0**
Via ATM We do not support ATM balance inquiries	**N/A**

Using Your Card Outside the USA	
International Transaction We do not charge a foreign exchange fee.	**0%**
International ATM Withdrawal You may be charged a fee by the ATM operator, even if you do not complete a transaction.	**$0**
Via the Acorns Early app Balance inquiries are free of charge and available 24/7 via the Acorns Early app.	**$0**
Via International ATM Balance Inquiry We do not support International ATM balance inquiries.	**N/A**

Other	
Card replacement (same design) Replacing a lost, stolen or damaged card with a card of the same design is free.	**$0**
Card replacement (different design) We charge the following amounts to replace a lost, stolen or damaged card with a different design card.	**Custom: $5.00** **Collab: $6.00**
Inactivity - no activity for 12 months We do not charge for inactivity on your account. However, your monthly fee will continue to be charged even if you do not use your account.	**$0**

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