

List of all fees for First South Financial Reloadable Cards

All fees	Amount	Details
Get started		
Card purchase	\$0	Fee per each Primary Card Account enrollment
Secondary Card	\$0	Fee per each additional card added to the Primary Account
Express Delivery	\$25	Fee per each Expedited Card Delivery requested
Monthly usage		
Monthly Maintenance	\$5	Fee is assessed monthly to the Primary Account
Monthly Text Message Alerts Service	\$0	Monthly fee assessed after enrolling in text message alerts
Add money		
Value Reload	\$0	Fee per each value reload
Direct Deposit	\$0	Fee per each direct deposit processed
Spend money		
Purchase Transaction	\$0	Fee per purchase transaction
Get cash		
ATM Withdrawal (in-network)	\$0	"In-network" refers to the First South Financial ATM Network. Locations can be found at https://www.firstsouth.com/locations-and-hours .
ATM Withdrawal (out-of-network)	\$0	We will not charge you this fee for your first 3 out-of-network ATM withdrawals each month. "Out-of-network" refers to all the ATMs outside of the First South Financial ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$0	Fee per cash advance transaction
Information		
Customer Service (automated)	\$1.00	Fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$5.00	Fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	"In-network" refers to the First South Financial ATM Network. Locations can be found at https://www.firstsouth.com/locations-and-hours .
ATM Balance Inquiry (out-of-network)	\$0	This is our fee. "Out-of-network" refers to all the ATMs outside of the First South Financial ATM Network. You may also be charged a fee by the ATM operator.
ATM Decline	\$0	Per ATM decline
Using your card outside the U.S.		
Foreign Exchange Transaction	0%	Of the U.S. dollar amount of each transaction.
International 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.
International ATM Balance Inquiry	\$0	This is our fee. You may also be charged a fee by the ATM operator.
International ATM Decline	\$0	This is our fee. You may also be charged a fee by the ATM operator.

Other		
Inactive Account	\$0	You will be charged \$0.00 each month after you have not completed a transaction using your card for X months after card activation.
PIN Change	\$0	Per each PIN change request
PIN Inquiry	\$0	Per each PIN inquiry via the automated customer service line
Card Reissue	\$0	Per each card reissue requested
Lost Stolen Card Replacement	\$0	Per each card replacement requested

Treat this card like cash. Not NCUA insured. Your funds will be held at or transferred to First South Financial. If First South Financial fails, you are not protected by NCUA share insurance and could lose some or all of your money.

No overdraft/credit feature.

Contact First South Financial by calling 901-380-7400, by mail at 6445 Stage Road, Bartlett, TN 38134, or visit <https://www.firstsouth.com/visa-reloadable-cards>.

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.