

American Express Serve® Free Reloads

Monthly fee \$6.95[†]	Per purchase \$0	ATM withdrawal \$0 <small>in-network</small> \$2.50* <small>out-of-network</small>	Cash reload \$3.95*
<hr style="border: 1px solid black;"/>			
ATM balance inquiry (in-network or out-of-network)			N/A
Customer service (automated or live agent)			\$0
Inactivity Fee			\$0
We charge 3 other types of fees.			
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<small>*No fee in NY, TX, VT. No fee in AR until you register your card. *This fee can be lower depending on where this card is used.</small>			
No overdraft/credit feature. Register your card for FDIC insurance eligibility and other protections.			
<small>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services inside the package or call 1-800-954-0559 or visit serve.com/cashreloads.</small>			

List of all fees for American Express Serve® Free Reloads Prepaid Account

All fees	Amount	Details
Get started		
Card price	Up to \$3.95	\$0 to sign up online.
Monthly usage		
Monthly fee	\$6.95	No fee for residents of NY, TX, or VT. No fee for residents of AR until you register your card. If you signed up for American Express Serve® prior to February 1, 2019, the monthly fee is \$4.95.
Add money		
Cash reloads (in-network)	\$0	“In-network” refers to reloads at over 45,000 locations including CVS/pharmacy®, Dollar General®, Family Dollar®, Rite Aid®, Walmart® and participating 7-ELEVEN® locations. The amount of each load to your Account using cash must be at least \$20.
Cash reload (out-of-network)	Up to \$3.95	“Out-of-network” refers to reloads at locations other than CVS/pharmacy®, Dollar General®, Family Dollar®, Rite Aid®, Walmart® and participating 7-ELEVEN® locations. Fee varies by retailer. The amount of each load to your Account using cash must be at least \$20.
Direct deposit	\$0	
Mobile Check Capture by Ingo® Money		
Money in 10 Days	\$0	If your check is returned unpaid within the 10 day period, your Account will not be funded. No minimum check amount.
Money in Minutes	1% or 5% of check (\$5 min fee)	1% fee on payroll or government checks with preprinted signatures or 5% fee on other checks; \$5 minimum fee applies; \$20 check minimum. 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 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.
Add money from a bank account	\$0	You can add money to your Serve Account from your checking or savings account by initiating a transfer from your bank into your Serve Account. Consult with your bank for origination fees that may apply.

Add money from debit/American Express credit card	\$0	A cash advance fee may be assessed against your credit card account for credit card loads. Check your credit card agreement for details.
Spend money		
Online Bill Pay	\$0	
Serve Money Transfer powered by Ria®	Up to \$16.99	The Serve Money Transfer fee depends on the transfer amount. \$4.99 for transfers up to \$50 \$8.99 for transfers \$50.01 - \$1,000 \$16.99 for transfers \$1,000.01 - \$2,500 See serve.com/moneytransfer for more details.
Get cash		
ATM withdrawals (in-network)	\$0	"In-network" refers to the MoneyPass® ATM Network. See serve.com/atm for locations and other details.
ATM withdrawals (out-of-network)	Up to \$2.50	This is our fee. No fee for residents of VT. "Out-of-network" refers to all the 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	\$0.75	Per ATM decline. No fee for residents of VT. Will apply at MoneyPass® or other ATMs each time you enter an invalid PIN, exceed your ATM withdrawal limits, or your Account has insufficient funds.
Cash Pickup powered by Ria®	Up to \$9.49	Per withdrawal. The Cash Pickup service is provided by Ria® for pick up at Walmart®. The Cash Pickup fee depends on the withdrawal amount. \$3.49 per withdrawal for cash out up to \$500 \$6.49 per withdrawal for cash \$500.01-\$1,000 \$9.49 per withdrawal for cash \$1,000.01-\$2,900 Withdrawals up to \$2,900 are available to Serve Account holders who receive their tax refund or refund advance via Direct Deposit into their Serve Account. See serve.com/cashpickup for more details.
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	2.7%	After conversion to US Dollars.
Other		
Send and receive money	\$0	
Set aside money in Reserve	\$0	
Subaccounts	\$0	
Card replacement – standard shipping	\$5	No fee for residents of NY, TX, or VT. Per replacement Card, standard delivery 7-10 business days.
Card replacement – expedited shipping	\$20	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 AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy AX0951-PR, Policy AX0951-VI, or Policy PP-IND. 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 americanexpress.com/pptterms .
Inactivity Fee	\$0	

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 1-800-954-0559, by mail at 200 Vesey Street, New York, N.Y. 10285, or visit serve.com/cashreloads. 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.