

indi Card Summary of Fees



Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$3.00 out-of-network	\$4.95*
ATM balance inquiry (in-network or out-of-network)			\$0 or \$1.00
Customer Service (automated or live agent)			\$0
Inactivity			\$0
We charge 7 other types of fees.			
* This fee can be lower depending on how and where this card is used.			
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 in the cardholder agreement.			

indi Card

Schedule of All Fees



All fees	Amount	Details
Opening and Usage		
Card Opening	\$0	
Monthly Fee	\$0	
Purchase Fee	\$0	Signature, PIN or PIN with cash back.
Reload Funds via Direct Deposit	\$0	
Cash Reload (via PNC ATM)	\$0	Only available at PNC ATMs that accept deposits. To find an ATM, access the ATM finder in the indi mobile application or on pnc.com.
Cash Reload (via Visa ReadyLink merchants)	Up to \$4.95	We do not charge a fee for reloading funds. However, a service charge may be assessed by the Visa ReadyLink merchant. This fee may vary by merchant.
Check Deposit Immediate Availability	\$3 plus 2% of amounts over \$100	Certain approved checks, deposited remotely, may be eligible for immediate availability. The fee for this service is \$3 plus 2% of the check amount exceeding \$100.
Online Banking and Telephone Banking		
Balance Inquiry	\$0	Via Online or Automated Phone.
Text and Email Alerts	\$0	Your wireless carrier may charge you standard text message rates.
ATM and Card Transactions		
In-Network (PNC ATMs) ATM Withdrawal Fee or ATM Balance Inquiry Fee	\$0	Per withdrawal or balance inquiry at PNC Bank ATMs.
Out-of-Network (Non-PNC ATMs) ATM Withdrawal Fee	\$3.00	Per withdrawal at non-PNC ATMs in the US. Other financial institutions and/or ATM operators may charge additional fees for using their ATMs.
Out-of-Network (Non-PNC ATMs) ATM Balance Inquiry Fee	\$1.00	Per balance inquiry at non-PNC ATMs in the US. Other financial institutions and/or ATM operators may charge additional fees for using their ATMs.
International ATM Withdrawal Fee	\$3.00	Per withdrawal at non-PNC ATMs outside the US. Other financial institutions and/or ATM operators may charge additional fees for using their ATMs.
International ATM Balance Inquiry Fee	\$1.00	Per balance inquiry at non-PNC ATMs outside the US. Other financial institutions and/or ATM operators may charge additional fees for using their ATMs.
Teller Withdrawal	\$0	Additional charges may be assessed by the other financial institution.
Foreign Transaction Fee	3%	Fee calculated on the U.S. dollar amount of each international transaction.
Other Card Charges and Services		
Online Statements	\$0	Transaction history is available via the indi mobile application.
Recurring Paper Statements	\$2.00	Per month. We do not charge a fee for individual, non-recurring paper statement requests.
Card Replacement	\$7.50	We do not charge a fee for two card replacements in a calendar year. Any further card replacement requests in same calendar year will incur fee.
Express Card Delivery	\$25.00	
Balance Refund/Paper Check	\$10.00	For a refund of outstanding balance.

Your funds are eligible for FDIC insurance. Your funds will be held at PNC Bank, National Association and insured up to the maximum amount permitted by law.

No overdraft/credit feature.

If you have questions related to your indi account, call 833-285-1736 (voice), call 866-317-9343 (TTY), email support@goindi.com, or write PNC Bank – Indi c/o Visa Inc., USCS P.O. Box 026098, Miami, FL 33102-6098.

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.

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