

## Varo Bank Fee Disclosure

Varo Bank Account	
Fee	Amount
Out of network (non-Allpoint) ATM withdrawal fee*	\$3.00 per transaction (Cash withdrawal transactions at Allpoint ATMs are fee free)
Cash deposits via third party money transfer services**	The deposit location may charge up to \$5.95 for this service
Over the counter "OTC" cash withdrawal fee	\$2.50 per transaction
Varo Savings Account	
Fee	Amount
None	\$0
Varo Advance***	
Fee	Amount
\$20 advance	\$0
\$50 advance	\$3
\$75 advance	\$4
\$100 advance	\$5
\$150 advance	\$7.50
\$200 advance	\$10
\$250 advance	\$12.50
Varo Believe	
Fee	Amount
Out of network (non-Allpoint) ATM withdrawal fee*	\$3.00 per transaction (Cash withdrawal transactions at Allpoint ATMs are fee free)
Late fee	\$0

\* If you use a non-Allpoint network ATM, including a balance inquiry, you may be charged an additional fee by the ATM operator even if you don't complete a withdrawal: such an additional fee is a third-party fee assessed by the individual ATM operator only and isn't assessed by us. The ATM fee will be charged to your Varo Bank Account.

\*\* Third party money transfer services used to add cash to your Bank Account may impose their own fees and limits (per transaction, daily, weekly or monthly) on the frequency or amount of cash you may deposit to the Bank Account.

\*\*\* Fees are charged per Advance. For Military personnel and their families that qualify as "covered borrowers" under 32 C.F.R. § 232.3(g) at the time of opening their Account, Varo will waive all fees charged per Advance. For more information about how we calculate fees, see the Varo Advance Account Agreement, available at <https://www.varomoney.com/privacy-legal/>.