

Effective Date: April 25, 2025

CUSTOMER SERVICE CONTACT INFORMATION:

Address: 85 Willow Road, Menlo Park, CA 94025

Website: robinhood.com/contact

Toll-Free Customer Service Number: (888) 275-8523 / California Residents Only (800) 469-7205

Email: help@robinhood.com

1. ROBINHOOD MONEY LLC STORED VALUE ACCOUNT DISCLOSURES

Monthly fee	Per purchase	ATM Withdrawal	Cash Reload
\$0.00	\$0.00	\$2.50* in-network \$2.50* out-of-network	\$0
ATM Balance Inquiry		N/A	
Customer service (automated or agent)		\$0	
Inactivity (after 12 months with no transactions)		\$0	
We charge three types of fees. They are:			
Transfers to External Debit Card		1.75% (min fee \$1 max fee \$150)	
Instant Bank Transfers (Withdrawals)		1.75% (min fee \$1 max fee \$150)	
ATM Withdrawals		\$2.50*	
No overdraft/credit feature.			
*This fee can be lower if you have direct deposit.			
Register your card for FDIC insurance eligibility.			
For general information about prepaid accounts, visit cfpb.gov/prepaid .			
Find details and conditions for all fees and services by calling (888) 275-8523 or visit support.robinhood.com . Additionally, California residents may call (800) 469-7205.			

More Information	
Account Setup	\$0
Monthly Fee	\$0
Direct Deposit ["Early Direct Deposit"]	\$0
Sending money using your RHY Account balance	\$0
Receiving money	\$0
Adding money from your bank account	\$0

2. RHY STORED VALUE ACCOUNT FEE SCHEDULE

All Fees	Amount	Details
Get started		
Card issuance/activation	\$0	No fee charged for activation of the card.
Monthly usage		
Monthly fee	\$0	No periodic fee.
Add money		
Direct deposit	\$0	No fee for direct deposit.
Cash reload	\$0	We do not charge a fee. Third party fees may apply.
Spend money		
Bill payment	\$0	We do not charge a fee. Third party fees may apply.
Transfers to External Debit Card	1.75 % (min fee \$1 max fee \$150)	Fee charged for transfers to external (non-Robinhood) debit card.
Instant Bank Transfers (Withdrawals)	1.75 % (min fee \$1 max fee \$150)	Fee charged for instant transfers to external bank account.

Get cash		
ATM withdrawal (in-network)	\$2.50	<p>“In-network” refers to the Allpoint and Moneypass networks. Locations can be found at https://robinhood.com/us/en/support/articles/move-money/. Our ATM withdrawal fee is \$2.50. If you had direct deposits of \$300 or more during the 34 days prior to the withdrawal, we’ll refund the ATM withdrawal fees charged by us following settlement</p>
		<p>(typically 1 to 2 business days). Note that your ATM transaction may be declined if you will not have sufficient remaining funds in your spending account to cover any ATM fees, including refundable fees.</p>
ATM withdrawal (out- of-network)	\$2.50	<p>“Out-of-network” refers to all the ATMs outside of the Allpoint and Moneypass networks. Our ATM withdrawal fee is \$2.50. You may be charged an additional fee by the ATM operator, even if you do not complete a transaction. If you had direct deposits of \$300 or more during the 34 days prior to the withdrawal, we’ll refund the ATM withdrawal fees charged by us following settlement (typically 1 to 2 business days). Note that your ATM transaction may be declined if you will not have sufficient remaining funds in your spending account to cover any ATM fees, including refundable fees.</p>
Information		
Customer service (automated or live)	\$0	No fee for each inquiry to customer service, including using the Automated (IVR) system.
Using Your Card Outside the U.S.		
International transaction	0.0%	We do not charge a fee.

International ATM withdrawal	\$2.50	Our ATM withdrawal fee is \$2.50. You may be charged an additional fee by the ATM operator, even if you do not complete a transaction. If you had direct deposits of \$300 or more during the 34 days prior to the withdrawal, we'll refund the ATM withdrawal fees charged by us following settlement (typically 1 to 2 business days). Note that your ATM transaction may be declined if you will not have sufficient remaining funds in your spending account to cover any ATM fees, including refundable fees.
International ATM Balance Inquiry	\$0	We do not charge a fee. You may be charged a fee by the ATM operator.
Other		
Inactivity fee	\$0	No fee for inactivity.
Replacement card	\$0	No fee for replacement card.

Your funds will be held at or transferred to JP Morgan Chase Bank, N.A. an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event JP Morgan Chase Bank, N.A. fails, if specific deposit insurance requirements are met and your account is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

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For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Services Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

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1. ROBINHOOD PREPAID CARD PROGRAM DISCLOSURES

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0.00	\$0.00	\$2.50* in-network \$2.50* out-of-network	\$0
ATM balance inquiry		\$0	
Customer service (automated or live agent)		\$0	
Inactivity (after 12 months with no transactions)		\$0	
We charge no other types of fees.			
No overdraft/credit feature.			
*This fee can be lower if you have direct deposit.			
Register your card for FDIC insurance eligibility.			
For general information about prepaid accounts, visit cfpb.gov/prepaid .			
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Robinhood Prepaid Card is offered by Sutton Bank in conjunction with the Bank's program manager, Robinhood Markets, Inc. a Delaware corporation together with its subsidiaries and affiliates, whose address is 85 Willow Road, Menlo Park, CA 94025.

There is no charge to obtain an account and no charge to activate your account.

2. ROBINHOOD PREPAID CARD PROGRAM FEE SCHEDULE (Fee Schedule) The following is a complete list of fees that apply to your Card Account at Sutton Bank. All fees are deducted from your Card Account unless otherwise specified. Sutton Bank may amend, change or delete these fees in the future as set forth in the Amendment section of the Robinhood Prepaid Card Program Cardholder Agreement.

All Fees	Amount	Details
Get started		
Card issuance/activation	\$0	No fee charged for activation of the card.
Monthly usage		
Monthly fee	\$0	No periodic fee.
Add Money		
Direct deposit	\$0	No fee for direct deposit.
Cash reload	\$0	We do not charge a fee. Third party fees may apply.
Spend Money		
Card to card transfer	N/A	N/A
Bill payment	N/A	N/A
Get Cash		

ATM withdrawal (in-network)	\$2.50	<p>“In-network” refers to the Allpoint and Moneypass ATM Networks. Locations can be found at https://robinhood.com/us/en/support/articles/move-money. Our ATM withdrawal fee is \$2.50. If you had direct deposits of \$300 or more during the 34 days prior to the withdrawal, we’ll refund the ATM withdrawal fees charged by us following settlement (typically 1 to 2 business days). Note that your ATM transaction may be declined if you will not have sufficient remaining funds in your spending account to cover any ATM fees, including refundable fees.</p>
ATM withdrawal (out-of-network)	\$2.50	<p>“Out-of-network” refers to all the ATMs outside of the Allpoint and Moneypass ATM Network. Our ATM withdrawal fee is \$2.50. You may be charged an additional fee by the ATM operator even if you do not complete a transaction. If you had direct deposits of \$300 or more during the 34 days prior to the withdrawal, we’ll refund the ATM withdrawal fees charged by us following settlement (typically 1 to 2 business days). Note that your ATM transaction may be declined if you will not have sufficient remaining funds in your spending account to cover any ATM fees, including refundable fees.</p>
Information		
Customer service	\$0	No fee for each inquiry to customer service including using the Automated (IVR) system.
ATM balance inquiry (in-network)	\$0	“In-network” refers to the Allpoint and Moneypass ATM Networks.
ATM balance inquiry (out- of-network)	\$0	“Out-of-network” refers to all the ATMs outside of the Allpoint and Moneypass ATM Network. We do not charge a fee. You may be charged a fee by the ATM operator.

Using Your Card Outside the U.S.		
International transaction	0.0%	We do not charge a fee.
International ATM withdrawal	\$2.50	Our ATM withdrawal fee is \$2.50. You may be charged an additional fee by the ATM operator, even if you do not complete a transaction. If you had direct deposits of \$300 or more during the 34 days prior to the withdrawal, we'll refund the ATM withdrawal fees charged by us following settlement (typically 1 to 2 business days). Note that your ATM transaction may be declined if you will not have sufficient remaining funds in your spending account to cover any ATM fees, including refundable fees.
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Your funds will be held at or transferred to Sutton Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Sutton Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

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