

FOLD SPENDING ACCOUNT FEE SCHEDULE

Between You (the Account Holder) and

LEAD BANK

A Missouri State-Chartered Bank

Member FDIC

Serviced by Fold, Inc.

Last Updated: September 21, 2026

Fee Schedule

This Fee Schedule is incorporated into and forms part of the Fold Spending Account Agreement. Capitalized terms used but not defined here have the meanings given in that Agreement. In the event of a conflict, the Fold Spending Account Agreement controls.

The following fees apply to your Account. All fees are deducted from your Available Balance as incurred. We may change these fees from time to time and will provide you with at least thirty (30) calendar days' prior written notice of any changes, or such longer period as required by applicable law.

Fee Type	Amount
Monthly Maintenance Fee	\$0
Account Opening Fee	\$0
Direct Deposit	\$0
ACH Transfer (Inbound)	\$0
FedNow Instant Payment (Inbound)	\$0
Standard ACH Transfer (Outbound)	\$0
Same Day ACH Transfer (Outbound)	0.5% of the amount (\$1 minimum, \$20 maximum)
Instant Transfer to Bank Account (FedNow, Outbound)	1.5% of the amount (\$1 minimum, no maximum)
Domestic Wire Transfer (Outbound)	\$25
Domestic Wire Transfer (Inbound)	\$10
Paper Statement (if requested)	\$0
Account Inactivity Fee	\$0

Account Closure Fee	\$0
Returned Deposit / ACH Return	\$0
Stop Payment	\$0
Overdraft / NSF Fee	\$0 (transactions generally declined)

Incidental fees, including fees for complying with legal process as described in Section 15 of the Agreement, are not listed above and will be assessed as permitted by applicable law.

Monthly Maintenance Fee and Minimum Balance

There is no monthly maintenance fee for your Fold Spending Account. There is no minimum balance requirement.

Fee Authorization

You authorize us to deduct applicable fees from your Account as they are incurred. If your Account has an insufficient balance to cover a fee, we may deduct the fee when sufficient funds become available.

Interest

Your Account is non-interest-bearing.

Third-Party Fees

Third parties, such as ATM operators, cash deposit networks, or other financial institutions, may charge their own fees for transactions involving your Account. These third-party fees are not set by us and are in addition to any fees charged under this Fee Schedule.