



Account Fee Schedule

Effective Date: September 23, 2026

This **Fee Schedule** describes the fees and charges that may apply to your Nu Account. This document is a key part of your Nu Account Agreement. Please keep it together with your Agreement, as it details the specific pricing terms for your Account.

Our goal is to keep banking simple, transparent, and affordable.

Summary of Fees

Fee or Rate Type	Amount	Details & Conditions
Account Opening & Usage		
Monthly Maintenance Fee	\$0	No Monthly Maintenance Fee
Per Purchase	\$0	For each signature or PIN purchase transaction.
Add Money		
Standard Transfer (ACH)	\$0	Transfer funds from a linked bank account via the Nu App. Funds typically available in 1-3 business days.
Instant Funding via Debit Card	1% of the amount over \$500	No fee applies to the first \$500 of each transaction. A 1% fee applies only to the amount over \$500 per transaction.
Returned Transfer	\$0	We do not charge a fee if an external transfer to your account (such as via a linked bank account) is returned unpaid.
Cash Reload	Not Applicable	This feature is not available for this account.
ATM & Cash Access		
ATM Withdrawal	\$0	ATM operator fee may apply ¹
Cash back at POS	\$0	When you request cash back during a merchant purchase.



Information & Customer Service		
ATM Balance Inquiry	\$0	Per inquiry. ATM operator fee may apply ¹
Customer Service	\$0	Per call to a live representative.
Paper Statements	\$0	Per monthly statement mailed to you at your request.
Using Your Card		
Foreign Transaction²	\$0	Nu charges no foreign transaction fee for purchases or ATM withdrawals made in a foreign currency.
Card & Account Management		
Inactivity	\$0	We do not charge a fee for non-use of the account.
Account Services		
Stop Payment	\$0	Preauthorized electronic transfers.

¹We do not charge Our own ATM fees. Fees charged by ATM owners or networks may apply.

²**Foreign Transaction Fees:** We charge no foreign transaction fee. However, for transactions made in a foreign currency or outside the U.S., the payment network (Visa/Mastercard) may charge a currency conversion or network fee (typically 1%). This amount is included in the final transaction total and is not a fee charged by Nu or Lead Bank.

Important Disclosures

For questions about this Fee Schedule, please contact Nu Customer Support at +1 (888) 880-0755, via Nu App or by email: support@us.nu.com. You may contact us via mail to: Nu United States LLC, 255 Giralda Avenue, 5th Floor, Coral Gables, FL 33134.

Fee Changes: Fees are subject to change. Any changes will be communicated in advance as required by applicable law.

FDIC Insurance: Nu is a financial technology company, not a bank. The Nu Account is established by Lead Bank, Member FDIC. Your funds are eligible for FDIC insurance and will be held at or transferred to Lead Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Lead Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

Overdraft Feature: No overdraft/credit feature.



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.