

## PayPal Balance Short Form Disclosure

Last updated on January 16, 2024

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Monthly fee	Per purchase
<b>\$0</b>	<b>\$0</b>
ATM withdrawal	Add cash at stores
<b>\$2.50*</b> in-network	<b>\$3.95*</b>
<b>\$2.50*</b> out-of-network	

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ATM balance inquiry (in-network or out-of-network)	\$0
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Customer service (automated or live agent)	\$0
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Inactivity	\$0
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**We charge 8 other types of fees. Here are some of them:**

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Electronic withdrawal (standard / Instant Transfer)	\$0 / 1.75% (min. \$0.25/max. \$25)
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Buying or selling a cryptocurrency	\$2.49* or 1.8%*
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\*This fee can be lower depending on how and where this account is used.

**No overdraft/credit feature.**

Your U.S. dollar funds (but not cryptocurrencies or non-U.S. dollar currencies) are FDIC insured, up to applicable limits, only if you opened a PayPal Debit Card account, enrolled in Direct Deposit, or bought or received cryptocurrency with your PayPal Balance Account. FDIC insurance does not protect you against the failure of PayPal.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid). Find details and conditions for all fees and services in the PayPal Balance Long Form, which can be accessed in the applicable Terms and Conditions on [PayPal.com](https://PayPal.com).

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