

Varo Bank Fee Disclosure

Updated February 2026

Varo Bank Account		
Service	Fee	
Withdraw cash at 40k+ U.S. and Puerto Rico-based Allpoint® ATMs	Free	
Withdraw cash at out-of-network or international ATMs	\$3.50 per transaction	
Deposit cash for free at over 7,500 stand-alone CVS locations (through Green Dot Network®) with a cashier in the US except those located within hospitals, on military bases, or in Target.	Free	
Deposit cash at 90k+ retail locations using Green Dot Network® locations nationwide, including Walmart, CVS, Rite Aid, Walgreens, 7-11, Dollar General, Family Dollar, Albertsons, Safeway, Kmart and Kroger.	There is no fee assessed by Varo Bank for cash deposits. However, participating retailers may charge a service fee of up to \$5.95 per transaction.	
Over-the-Counter “OTC” cash withdrawal fee	\$2.50 per transaction	
Varo Savings Account		
Free Bank Account - No Fees		
Varo Advance		
Varo Advance has a single fee that is added to the Advance at the time of request. Customers see and agree to this fee within the app. Fees range from \$1.60 - \$50 based on loan amount, and deposits to your Varo Bank Account.		
Advance Amount	Fees for Customers with \$800 in deposits to Varo this month or last	Fees for Customers without \$800 in deposits to Varo this month or last
\$20	\$1.60	\$2.00
\$50	\$4.00	\$5.00
\$75	\$6.00	\$8.00
\$100	\$8.00	\$10.00
\$150	\$12.00	\$15.00
\$200	\$16.00	\$20.00

\$250	\$20.00	\$25.00
\$300	\$24.00	\$30.00
\$400	\$32.00	\$40.00
\$500	\$40.00	\$50.00
Varo Believe - Credit-Builder Account		
Service		Fee
Out of network (non-Allpoint) ATM withdrawal		\$3.50 per transaction
Late payment fee		No Late Fee
Varo Line of Credit		
Line of Credit Amount	Fee Amount	Military Lending Act Fees
\$600	\$60	\$36
\$800	\$100	\$60
\$1000	\$152	\$104
\$1250	\$226	\$190
\$1500	\$300	\$300
\$2000	\$500	\$400