

Varo Bank Fee Disclosure

Updated December 2024

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, 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 \$4.95 per transaction.	
Over-the-Counter “OTC” cash withdrawal fee		\$2.50 per transaction	
Varo Savings Account			
Free Savings Account - No Fees			
Varo Advance			
Varo Advance fees are a single fee that is added to the Advance at the time of request. Customers see and agree to this fee within the app.			
Advance Amount	Fee Amount	Advance Amount	Fee Amount
\$20	\$1.60	\$200	\$16.00
\$50	\$4.00	\$250	\$20.00
\$75	\$6.00	\$300	\$24.00
\$100	\$8.00	\$400	\$32.00
\$150	\$12.00	\$500	\$40.00
Varo Believe - Credit-Builder 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	
Late payment fee		\$0	

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