



A Card That Has the Features Customers Want

Serve® American Express® Prepaid Debit Accounts are innovative, digitally-powered, prepaid accounts that double as an alternative to traditional banking.



Serve® Benefits & Services

- ✓ Surcharge free ATM network*
- ✓ Convenient remote deposit capture
- ✓ Online bill payment
- ✓ Cardholder website
- ✓ No credit check
- ✓ Purchase Protection***
- ✓ Mobile application
- ✓ Text and email alerts**
- ✓ 24/7 Customer Service
- ✓ No overdraft fees
- ✓ Free direct deposit
- ✓ Amex Offers

Card Price

\$0 Online. Up to \$3.95 in retail locations

Set aside Money in Goals

\$0

Monthly Fee (No fee in TX, NY, VT)

\$6.95- or -\$0 when you Direct Deposit \$500+****

Subaccounts

\$0

Cash Reloads

Up to \$3.95(fee varies by retailer)

Card Replacement (No fee in TX, NY, VT)

\$5 Per Card

Send and Receive Money

\$0

24/7 Customer Service

\$0

Add money from a bank account

\$0

Purchase Protection on Eligible Purchases

\$0

ATM Withdrawals

\$0 at MoneyPass® ATMs. Up to \$2.50 at non-MoneyPass ATMs. ATM operator fees may apply.

Foreign Transactions

2.7% after conversion to US Dollars

ATM Transaction Decline

\$0.75 per ATM decline†

Mobile Check Capture by Ingo® Money

\$0 for Money in 10 Days. For Money in Minutes, 1% or 5%, \$5 minimum fee applies (fee varies by check type)††

Serve® Money Transfer Powered by Ria®

Up to \$16.99†††

Serve® Cash Pickup Powered by Ria®

Up to \$9.49†††

- * Transactions at non-MoneyPass® ATMs have a \$2.50 Serve fee. ATM operator fees may also apply. See serve.com/atm for locations and other details. No fee in VT.
 - ** Message and data rates may apply.
 - *** Purchase Protection is underwritten by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, IL 60604. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items lost by Card Member; consumable and perishable items, motorized vehicles and their parts or accessories, or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited up to \$1,000 per occurrence; not to exceed \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, visit serve.com/ppterms.
 - **** The monthly fee is waived when you receive a Direct Deposit of \$500 or more during each monthly statement period.
 - † No fee for residents of VT. Will apply at MoneyPass® or other ATMs each time you enter an invalid PIN, exceed your ATM withdrawal limits, or your Account has insufficient funds.
 - †† The Mobile Check Capture by Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and the First Century Bank and Ingo Money Privacy Policy. All checks are subject to approval for funding in Ingo Money's sole discretion. Approval usually takes 3 to 5 minutes but can take up to one hour. Fees apply for approved Money in Minutes transactions funded to your Account. See serve.com/fees for details. Additional terms and conditions and limits are associated with your use of the Mobile Check Capture by Ingo Money service through the Serve Mobile app. See serve.com/legal for details. Data rates may apply.
 - ††† The Serve Money Transfer and Serve Cash Pickup services are provided by Ria (defined below) pursuant to Ria's Terms and Conditions and Ria's Privacy Policy and the American Express Serve Consumer User Agreement. Pickup is available in all 50 United States and Puerto Rico. For Serve Money Transfers, the daily transfer limit is \$2,500 across all of your Serve Accounts. A fee of \$4.99 for each Money Transfer up to \$50, \$8.99 for each Money Transfer of \$50.01- \$1,000, and \$16.99 for each Money Transfer of \$1,000.01-\$2,500 applies. Other limits and terms and conditions apply. Visit serve.com/moneytransfer for complete details. For Serve Cash Pickup transactions, a \$2,500 daily Cash Pickup limit applies; provided, that for Cash Pickup transactions related to tax refunds or refund advances that are Direct Deposited to your Account, the daily Cash Pickup limit will be the lesser of (i) \$2,900 (\$2,500 in Arizona) and (ii) the tax funds amount, until you have withdrawn the tax funds amount. A fee of \$3.49 for each Cash Pickup up to \$500, \$6.49 for each Cash Pickup of \$500.01-\$1,000, and \$9.49 for each Cash Pickup of \$1,000.01-\$2,900, applies. Other limits and terms and conditions apply. Visit serve.com/cashpickup for complete details. Serve Money Transfers and Serve Cash Pickup transactions can be picked up during Walmart store hours (typically 8:00 a.m. to 8:00 p.m. local time Monday through Saturday and 10:00 a.m. to 6:00 p.m. Sunday, but hours may vary) at any Walmart MoneyCenter or customer service desk in the State or territory you specified in your order. To pick up a Money Transfer or Cash Pickup transaction, you (in the case of a Cash Pickup transaction) or your recipient (in the case of a Money Transfer) must be at least 18 years of age and present a valid government-issued photo ID and pickup reference number. You or your recipient may also be required to provide proof of address if your or their ID does not contain an address or contains a P.O. Box. For pickup in AZ, NM and OK, additional information, including social security number/ ITIN and occupation, may be required. Ria is a registered trademark of Continental Exchange Solutions, Inc. dba Ria Financial Services, licensed as a Money Transmitter by the Department of Financial Services of the State of New York; licensed by the Georgia Department of Banking and Finance, NMLS ID 920968, LICENSE NUMBER 18943; and authorized independently or through its affiliate, Ria Financial Services Puerto Rico, Inc. NMLS ID 1686588, OCIF LICENSE NUMBER TM-031, to operate as a Money Transmitter in all United States' jurisdictions where it conducts business. American Express Travel Related Services Company, Inc. is not responsible for Ria's acts or omissions in its provision of Serve Money Transfer or Serve Cash Pickup services.
- Serve® American Express® Prepaid Debit Accounts ("Serve Prepaid Debit Accounts") are available to U.S. residents who are over 18 years old only (or 19 in certain states) and for use virtually anywhere American Express Cards are accepted worldwide, subject to verification. Not available to VT residents. Fees apply. Other eligibility and restrictions apply. For complete details please visit serve.com/legal to view the applicable Consumer User Agreement for each Serve Prepaid Debit Account.
- Serve Prepaid Debit Accounts and cards are issued by American Express Travel Related Services Company, Inc., 200 Vesey Street, New York, NY 10285. American Express Travel Related Services Company, Inc. is licensed as a money transmitter by the New York State Department of Financial Services. NMLS ID# 913828.