

# Prospera Rellevate Mastercard® Prepaid Card

## Frequently Asked Questions

A quick guide to your card, account, limits, transfers, fees, and support.

**Important:** These FAQs are a quick reference. Please refer to your [Cardholder Agreement](#) and [Fee Schedule](#) for more details.

## About the program

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### What is the Prospera Rellevate Mastercard Prepaid Card?

The Prospera Rellevate Mastercard Prepaid Card is a general-purpose reloadable prepaid card with a physical card and digital access. Features may include cash loads, money transfers within the U.S., purchases, ATM withdrawals, and direct deposit, depending on the customer's identity-verification status and applicable program requirements.

### Who is Rellevate?

Rellevate is a digital consumer financial services platform that helps consumers access and use money anytime through prepaid cards and a secure online and mobile experience.

### How is this card different from a credit card?

This is a prepaid card, not a credit card, so customers can spend only the money deposited and available in the account.

### Where can I use my card?

The card can be used anywhere Mastercard is accepted. You can use it to make purchases in stores, online, or over the phone, and to withdraw cash at ATMs. Fees apply; see your [Cardholder Agreement](#) for details.

## Getting started

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### Where can I get the card?

Customers can enroll through Prospera at participating Northgate locations, where the financial services desk can help you enroll.

### What information do I need to open an account?

Federal law requires the collection of personal information to verify identity and help prevent fraud and money laundering. We may ask for information such as your name, physical address, date of birth, Social Security number or ITIN, phone number, and other identifying information.

### Is there a cost to get the card?

There is no fee to receive or activate a Prospera Card. To open a card account, a minimum initial cash load of \$20.00 is required. ACH deposits, including direct deposit, are available after your identity is verified. This is not a fee—your money is loaded to your card and available for use, subject to your account status and applicable limits.

**Will you check my credit to open this card?**

No. Opening your Prospera Rellevate Mastercard Prepaid Card account does not require a credit report or FICO score check. We do, however, need to verify your identity as required by federal law, which means we collect and confirm information such as your name, physical address, date of birth, and other details to help prevent fraud and money laundering.

**Will I get a card right away?**

There are two ways to get started:

**Enroll and use a digital card**

Customers can enroll at Prospera, download the app, activate, and access their digital card immediately. The card can be added to supported mobile/digital wallets (such as Apple Pay, Samsung Pay, or Google Pay) and used right away on a mobile device. A personalized physical card will then be mailed and should arrive within 7–10 days.

**Get an instant card in-store**

Prospera may issue a non-personalized card at the store for immediate use. A personalized chip card will then be mailed to the customer.

**Important:** Once the personalized card is received and activated, the initial instant card will be deactivated and can no longer be used.

**Is there a mobile app or online account?**

Yes. You can use the Rellevate mobile app or secure website at [rellevate.com](https://rellevate.com) to view your balance, review transactions, send money, and access your statements.

**Which mobile wallets can I use with my card?**

You can add your card to Apple Pay, Samsung Pay, or Google Pay on compatible devices, where available. Availability may vary by device, operating system, and eligible cardholder status.

**How do I add my card to my mobile wallet?**

You will need to enter your card information manually in your mobile wallet using your 16-digit card number, expiration date, and CVV (3-digit security code). You will receive a one-time code by email or text to confirm that your card has been added to the wallet.

**What is my username and password?**

The username is the email address used during enrollment, and the password is created during account setup.

**Are the app and website available in Spanish?**

Yes. Customers can choose Spanish from the login page and in the My Profile section after signing in.

## **Adding money**

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**How can I add money to my card?**

If you're a verified cardholder, you can add money to your card by:

- Making cash loads at the Prospera financial services desk

- Loading cash from checks cashed at Prospera
- Using other supported electronic transfer methods available under the program
- Setting up direct deposit to your card. There is a 1% fee to load money by ACH Deposit, including direct deposit.
- There are also limits to how much you can load: the minimum cash load is \$20, and cash loads and ACH deposits are each limited to \$12,500 per calendar day and per month. Refer to the [Cardholder Agreement](#) for details on fees and limits.

### **Can I receive direct deposit to my card?**

Yes, direct deposit is available only to verified cardholders. There is a 1% fee to load money by ACH Deposit, including direct deposit.

Once your account is verified and eligible for direct deposit, you can find your routing and account numbers in the Rellevate mobile app or by signing in at [secure.rellevate.com](https://secure.rellevate.com) and selecting “Fund My Account.” Provide these numbers to your employer to have all or part of your paycheck deposited into your card account. Refer to the [Fee Schedule](#) in the [Cardholder Agreement](#) for applicable fees.

### **Do I earn interest on the balance in my account?**

No, the funds in the card do not earn interest.

## **Spending and cash access**

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### **How do I make purchases with my card?**

You can use your card anywhere Mastercard is accepted for everyday purchases in stores, online, and by phone, up to the spend limits. Refer to the [Cardholder Agreement](#) for spend limits and additional details.

#### **Domestic purchase limits**

- Signature purchases: cumulative daily limit of \$5,000 and cumulative monthly limit of \$15,000
- PIN purchases: cumulative daily limit of \$5,000 and cumulative monthly limit of \$15,000
- Online transactions: cumulative daily limit of \$5,000 and cumulative monthly limit of \$15,000

#### **International purchase limits**

- Signature purchases: cumulative daily limit of \$3,000 and cumulative monthly limit of \$12,000
- PIN purchases: cumulative daily limit of \$3,000 and cumulative monthly limit of \$12,000
- Online transactions: cumulative daily limit of \$3,000 and cumulative monthly limit of \$12,000

### **Can I get cash at an ATM?**

Yes. You can withdraw cash at ATMs that accept Mastercard. A \$3.50 ATM withdrawal fee applies for each transaction, and the ATM operator may also charge a separate fee. The Allpoint ATM network does not charge an ATM operator surcharge; Allpoint ATMs are available nationwide and at participating Prospera locations.

### **Are there limits on cash withdrawals?**

Yes. Cash withdrawal limits include:

- Total cash withdrawals (ATM, over-the-counter, and PIN purchases with cash back): \$5,000 in a 24-hour period and \$15,000 per month

- ATM withdrawals: \$500 per calendar day and \$5,000 per month. The ATM owner or operator may set lower limits.
  - Over-the-counter (OTC) cash withdrawals at a bank: \$5,000 per calendar day and \$15,000 per month
- Refer to the [Cardholder Agreement](#) for cash withdrawal limits and additional details.

### **What is a pre-authorization hold?**

Certain purchases (gas stations, restaurants, hotels, car rentals, etc.) require pre-authorization. They may temporarily hold money from your card balance, exceeding the actual purchase amount, once the purchase is processed. The money will be released, and your balance will be adjusted. Pre-authorized funds may take several days to appear in your card balance. Some merchants may require different authorization hold times.

## **Send money**

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Refer to the [Fee Schedule](#) in the [Cardholder Agreement](#) for applicable fees.

### **Can I send money to family and friends?**

Once your onboarding documentation has been verified, you can use your Prospera Rellevate Mastercard Prepaid Card to send funds to nearly anyone with a U.S.-based bank account that meets the eligibility criteria, which may vary by recipient bank. To ensure your security, it is advisable to restrict the use of Rellevate to sending money exclusively to individuals you know and trust, such as friends and family. See the [Cardholder Agreement](#) for details.

If your account is eligible, just go to the “SEND MONEY” tab on your app or online and input the recipient’s information to send money to friends and family.

Rellevate offers two options for sending money: Instant Send or Next Day Send.

### **Instant Send**

Refer to the [Fee Schedule](#) in the [Cardholder Agreement](#) for applicable fees. Follow these instructions for Instant Send:

- Sign in to your Rellevate account, then look for “Products.” You will see “Send Money.” Click on this tab.
- Click the “Instant” tab.
- Choose “To Myself” or “To Others.”
- In the recipient drop-down, click add to add the name on the debit card and the account numbers. Enter your recipient’s information. If your recipient is already in your list of recipients, select their name.
- Now go to the recipient drop-down and click the name of the person you want to send the money to.
- Enter the amount you want to send.
- Please review your transaction details carefully before you send it. “Instant Send” is a real-time transaction that cannot be reversed. If this is the first time you have sent money to this recipient, we will send you an access code to help verify your identity.
- Copy the code from your email and paste it in the code field.
- After you send your payment, you will get a confirmation screen with your payment details. You should see “Transfer Successful.”

### **If I make a mistake on an “Instant Send” transaction once it is completed, can I get my money back?**

We urge all customers to review the review page before the transaction is complete because once funds are sent in an “Instant Send” transaction, we cannot retrieve them, as this is a real-time transaction.

### **Next Day Send**

Transfers from your Card to a bank account typically arrive in 1–3 days, not including weekends and federal holidays. Refer to the [Fee Schedule](#) in the [Cardholder Agreement](#) for applicable fees.

### **I am having trouble creating a security question, and the system will not let me proceed. What should I do?**

Try to keep your questions as simple and as few words as possible. For example: “Favorite Color?” or “Mother’s Name?”

## **Fees**

### **What are the fees associated with this card?**

The following is the List of All Fees from your [Cardholder Agreement](#).

| <b>All fees</b>                              | <b>Amount</b> | <b>Details</b>                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Get Started</b>                           |               |                                                                                                                                                                                                                                                                                                                                      |
| <b>Card Issuance/Activation</b>              | \$0           | Fee charged for activation of the card.                                                                                                                                                                                                                                                                                              |
| <b>Monthly Usage</b>                         |               |                                                                                                                                                                                                                                                                                                                                      |
| <b>Monthly Fee</b>                           | \$0           | This fee will be deducted from your Card Account each month, beginning on the first month after date of activation and each month thereafter on the first few days of the month.                                                                                                                                                     |
| <b>Add Money</b>                             |               |                                                                                                                                                                                                                                                                                                                                      |
| <b>Cash load at Prospera</b>                 | \$0           | No fee for Cash loads at Prospera.                                                                                                                                                                                                                                                                                                   |
| <b>ACH Deposit, including Direct Deposit</b> | 1%            | This fee will be deducted from your Card Account. The fee is one percent (1%) for ACH deposits.                                                                                                                                                                                                                                      |
| <b>Get Cash</b>                              |               |                                                                                                                                                                                                                                                                                                                                      |
| <b>ATM Withdrawal (Domestic U.S.)</b>        | \$3.50        | This is our fee for an ATM withdrawal, in the U.S. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. ATM operator fee will be waived if using an Allpoint ATM Network. Please go to <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> to find Allpoint ATM locations. |
| <b>Cash at Prospera</b>                      | \$0           | There is no fee to receive cash from the Card at a participating Prospera location                                                                                                                                                                                                                                                   |
| <b>Over the Counter Cash Withdrawal</b>      | \$0           | Assessed each time the Card is used at an Over the Counter/In-Person Bank Teller. The Bank/Financial Institution may charge an additional fee for each transaction.                                                                                                                                                                  |
| <b>ATM Decline Fee</b>                       | \$0           | This is our fee. You may also be charged a fee by the ATM operator. ATM operator fee will be waived if using an Allpoint ATM Network. Please go to <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> to find Allpoint ATM locations.                                                                              |
| <b>Send Money</b>                            |               |                                                                                                                                                                                                                                                                                                                                      |
| <b>Instant Send Money</b>                    | \$2.95        | This is our fee for using Instant Send Money “Card to Card” Transfer to send funds to another prepaid card or debit card                                                                                                                                                                                                             |

| All fees                                           | Amount  | Details                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Electronic Withdrawal / Next Day Send</b>       | \$0     | There is not a fee to send money from the prepaid account to a bank account. This transaction is sent via the Automated Clearing House.                                                                                                                                                                                                                |
| <b>Information</b>                                 |         |                                                                                                                                                                                                                                                                                                                                                        |
| <b>Automated (IVR) Balance Inquiry Phone Calls</b> | \$0     | Fee for each balance inquiry with the Automated (IVR) system.                                                                                                                                                                                                                                                                                          |
| <b>Other Automated (IVR) Calls</b>                 | \$0     | Fee for each contact with the Automated (IVR) system.                                                                                                                                                                                                                                                                                                  |
| <b>Balance Inquiry Live Agent</b>                  | \$0     | Fee for each balance inquiry with a live Customer Service agent.                                                                                                                                                                                                                                                                                       |
| <b>Other Live Agent Phone Calls</b>                | \$0     | Fee for contact with a live customer service agent.                                                                                                                                                                                                                                                                                                    |
| <b>Email and Text Message Alerts</b>               | \$0     | Standard text messaging rates may apply.                                                                                                                                                                                                                                                                                                               |
| <b>Paper Statement Fee</b>                         | \$0     | No Fee for Paper Statements                                                                                                                                                                                                                                                                                                                            |
| <b>ATM Balance Inquiry (Domestic U.S.)</b>         | \$3.50  | This is our fee for a balance inquiry at an ATM, in the U.S. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. ATM operator fee will be waived if using an Allpoint ATM Network. Please go to <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> to find Allpoint ATM locations.         |
| <b>Using Your Card Outside The U.S.</b>            |         |                                                                                                                                                                                                                                                                                                                                                        |
| <b>Foreign Transaction Fee</b>                     | 3%      | Up to three percent (3%) of the U.S. dollar amount of each transaction done in a foreign country in addition to other applicable fees.                                                                                                                                                                                                                 |
| <b>International ATM Withdrawal</b>                | \$3.50  | This is our fee for an ATM withdrawal, outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. ATM operator fee will be waived if using an Allpoint ATM Network. Please go to <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> to find Allpoint ATM locations.           |
| <b>ATM Balance Inquiry (International)</b>         | \$3.50  | This is our fee for a balance inquiry at an ATM, outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. ATM operator fee will be waived if using an Allpoint ATM Network. Please go to <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> to find Allpoint ATM locations. |
| <b>International ATM Decline Fee</b>               | \$0     | No fee. You may be charged a fee by the ATM operator, even if you do not complete a transaction. ATM operator fee will be waived if using an Allpoint ATM Network. Please go to <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> to find Allpoint ATM locations.                                                                   |
| <b>Other</b>                                       |         |                                                                                                                                                                                                                                                                                                                                                        |
| <b>Inactivity Fee</b>                              | \$0     | No fee for inactivity                                                                                                                                                                                                                                                                                                                                  |
| <b>Card Replacement</b>                            | \$4.95  | Per replacement card ordered.<br>After the card expiration date, you may request a replacement card at no cost.                                                                                                                                                                                                                                        |
| <b>Expedited Card Delivery</b>                     | \$14.95 | Per replacement card ordered with expedited delivery.                                                                                                                                                                                                                                                                                                  |

## Account management

### How do I update my address?

Customers can update their address by calling customer service at 1-833-200-1639. The address must be a physical address.

**How do I update my phone number, email, or password?**

You can update your contact information and password by signing into your account and going to My Profile. From there, you can change your phone number, email address, and password.

**Can I get statements and agreements?**

Yes. Customers can view and download statements, agreements, and disclosures by logging in and going to the Agreements section of the account. Also, customers review and accept the applicable terms and conditions during enrollment.

**Security and protection**

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**What should I do if my card is lost or stolen?**

Customers should contact customer service immediately at 1-833-200-1639 to report a lost, stolen, or damaged card.

**Can I suspend my card if I misplace it?**

Yes. Customers can suspend and unsuspend their card in the mobile app through card settings or by calling customer service at 1-833-200-1639.

**Is this program FDIC-insured?**

Yes. After you register your card, your money is eligible for FDIC insurance up to \$250,000 through Republic Bank & Trust Company, Member FDIC, on a pass-through basis, subject to FDIC requirements. Prospera and Rellevate are not banks and are not FDIC insured. Funds deposited into your Card Account are held by Republic Bank & Trust Company. FDIC insurance protects against the failure of the issuing bank, not the failure of Prospera or Rellevate.

**What happens if I see transactions on my account that I didn't make?**

If you see a transaction you do not recognize, contact us immediately using the number on the back of your card or through the customer service number in the mobile app. We will help you block your card if needed, investigate the transaction as a potential unauthorized charge, and, when applicable, provide provisional credit while we complete our review in accordance with your [Cardholder Agreement](#) and Regulation E error-resolution rules.

**How can I dispute a transaction?**

Call Customer Service at 1-833-200-1639.

**Disclosures**

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