

Platinum Secured Credit Card FAQs

Why is my account being closed?

We're discontinuing the Secured Credit Card program, and as a result, your account will be closed on **11/30/26**.

Can I still use my card before the account closes?

Yes. You may continue to use your card under the terms of your Credit Card Agreement, subject to available credit and any restrictions that apply, through November 29, 2026.

Can my Collateral Account deposit be applied to my balance?

Yes. If you have an outstanding balance, please call (866) 291-0818 or email us at infofcc@greendotbank.com to have the deposit applied to your credit card balance. Any remaining funds will be refunded to you, if applicable.

How will this affect my credit profile?

We will continue to report your account status to the credit bureaus in accordance with applicable requirements. The effect of an account closure on a consumer's credit profile varies depending on individual circumstances. As a reminder, you are entitled to a copy of your credit report from each of the credit bureaus annually. You can reach them at:

Equifax: (888) 378-4329
Experian: (888) 397-3742
TransUnion: (800) 916-8800

How will I receive a refund of my Collateral Account deposit?

If your credit card account has no outstanding balance: Your Collateral Account deposit will be refunded after your credit card account closes, in accordance with your Secured Credit Card Agreement. Refund checks will be mailed to the address we have on file, so please make sure your address information is current.

If your credit card account has an outstanding balance: You may request that your Collateral Account deposit be applied to your credit card balance by calling (866) 291-0818 or emailing us at infofcc@greendotbank.com. We will apply the deposit and mail any remaining funds to the address we have on file. If you do not contact us, your Collateral Account deposit will be held until the outstanding credit card balance is paid in full. You remain responsible for making payments under your Secured Credit Card Agreement, and those payments will be reported to the credit bureaus accordingly.

If you have questions or would like more information regarding payment options, please call (866) 291-0818. You can make payments with your checking account at platinum.greendot.com, or with your debit card at greendotcredit.com.