

You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.			
Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0.50</b>	<b>\$0</b> (in-network) <b>\$2.50</b> (out-of-network)	<b>\$4.95*</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$1.00*
Customer service (automated or live agent)			\$0
Inactivity			\$0
<b>We charge 6 other types of fees.</b>			
<p>*This fee can be lower depending on how and where this card is used. See Cardholder Agreement for free ways to access your funds and balance information.</p> <p><b>No overdraft/credit feature.</b> Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. Find details and conditions for all fees and service in the cardholder agreement.</p>			

The purchase price for the card is \$0.00.

The activation fee for the card is \$0.00.

The Central Access™ Payroll Prepaid MasterCard® is issued by Central Bank of Kansas City, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. Consult your Cardholder Agreement and the fee schedule for fees, terms, and conditions associated with the approval, maintenance, and use of the Card. Contact us toll-free at 866-345-4520. If live agents are unavailable, you will be able to receive most account information by following the automated prompts, or by logging into your account on our mobile app or at WEBSITE. The Mastercard card may be used everywhere Debit Mastercard is accepted. Restrictions apply, see Cardholder Agreement for details.

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List of all fees for Central Access™ Payroll Prepaid MasterCard® - Schedule A

All Fees	Amount	Details
<b>Get Started</b>		
Card purchase	\$0.00	This fee is paid upon purchase.
Activation	\$0.00	This fee is paid upon activation.
<b>Monthly Usage</b>		
Monthly fee	\$0.00	You will not be charged an inactivity fee.
<b>Add Money</b>		
Cash reload	\$0.00	We do not charge a fee when you reload your Card at a third party reload network. Third party fees may apply. See below for details.
<b>Transfer Money</b>		
Card to bank transfer	\$1.50	Each time you transfer funds from your Card to an account at a different financial institution. You can withdraw cash at no charge by using an ATM displaying the MoneyPass® logo and deposit it at your bank. Fee as it appears on statement: SVC CHG RMV FNDS-ACH
Card to card transfer	\$0.25	Each time you transfer funds from your Card to another Cardholder. Fee as it appears on statement: CRD-CRD XFR-DR
<b>Spend Money</b>		
Signature purchase	\$0.00	Each time you make a successful point-of-sale purchase within the United States or U.S. Territories by selecting "credit". This may or may not involve you signing a receipt for the purchase.
PIN purchase	\$0.50	Each time you make a successful point-of-sale purchase within the United States or U.S. Territories by selecting "debit" and entering your Personal Identification Number ("PIN"). You can make a signature purchase at no charge by selecting "credit" at checkout and signing for your purchase (if required by the merchant). Fee as it appears on statement: SVC CHG PIN TRAN
<b>Get Cash</b>		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the MoneyPass ATM Network. Locations can be found at <a href="http://www.moneypass.com">www.moneypass.com</a> .
ATM withdrawal (out-of-network)	\$2.50	"Out-of-network" refers to all the ATMs outside of the MoneyPass ATM Network. This is our fee assessed each time you withdraw cash from an ATM within the United States and U.S. Territories unless it displays the MoneyPass logo. You may also be charged an additional fee by the out-of-network ATM operator or network, even if you do not complete a transaction. You can withdraw cash at no charge by using an ATM displaying the MoneyPass logo. Fee as it appears on statement: SVC CHG ATM WITHDRAW
ATM decline	\$1.00	Each time an ATM cash withdrawal request within the United States and U.S. Territories is declined for insufficient funds or exceeding the Card's limits. You can review your balance online or call customer service prior to attempting an ATM withdrawal and ensure the withdrawal amount (plus any additional fees) does not exceed your Card balance. Fee as it appears on statement: SVC CHG NSF ATM
<b>Information</b>		
Customer service (automated or live agent)	\$0.00	No fee for calling our customer service line, including for balance inquiries.
ATM balance inquiry (in-network)	\$0.00	"In-network" refers to the MoneyPass ATM Network. Locations can be found at <a href="http://www.moneypass.com">www.moneypass.com</a> .
ATM balance inquiry (out-of-network)	\$1.50	"Out-of-network" refers to all the ATMs outside of the MoneyPass ATM Network. This is our fee that is charged each time you request your Card balance using an ATM within the United States and U.S. Territories unless it displays the MoneyPass logo, regardless of whether you also conduct a cash withdrawal. You may also be charged a fee by the out-of-network ATM operator or the network. To find a MoneyPass ATM, go to <a href="http://www.moneypass.com">www.moneypass.com</a> . You may track your Card balance at no charge via the mobile app, online, or call customer service. Standard message and data rates from your wireless service provider may apply. Fee as it appears on statement: SVC CHG BALANCE INQ
<b>Using your card outside the U.S.</b>		
International transaction	3% of total transaction in USD	Of the U.S. dollar amount of each transaction each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD) or outside the United States and U.S. Territories. Fee as it appears on statement: SVC CHG INTRNTL TRAN
<b>Replacing your card</b>		
Card replacement	\$10.00	Each time you request this service if the replacement Card is requested prior to Card expiration date. Fee as it appears on statement: SVC CHG REPLACE CARD
Expedited card delivery	\$20.00	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged. Expedited delivery take generally takes 2-3 business days. Fee as it appears on statement: SVC CHG EXPED CARD
<b>Additional Card Services</b>		
Check issuance upon closure	\$10.00	Each time a check is issued to refund the balance of the Card after a Card closure. Fee as it appears on statement: DR ADJ CRD CLOSE FEE
<b>Other</b>		
Inactivity	\$0.00	You will not be charged an inactivity fee.
<b>Potential Third Party Fees</b>		
Retail cash load	May vary - up to \$5.95	Third party reload networks (e.g. rePower®, GreenDot® and Western Union®) may assess a fee for each load that is collected at the time of the cash load. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the load. For example, a fee of up to \$5.95 may apply when loading cash through Green Dot. Go to <a href="http://greendot.com">greendot.com</a> or <a href="http://westernunion.com">westernunion.com</a> for more information. This information was accurate as of 2/8/2019. Avoid this fee by setting up direct deposit or sending funds via ACH to your Card.
ATM surcharge	May Vary	Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-MoneyPass ATM. You may withdraw cash at no charge by using an ATM displaying the MoneyPass logo. To find a MoneyPass ATM, go to <a href="http://www.moneypass.com">www.moneypass.com</a> .

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Central Bank of Kansas City, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Central Bank of Kansas City fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Central Bank of Kansas City by calling 1-800-337-4997, by mail at PO Box 124, Dell Rapids, SD 57022, or visit [centralaccesscard.com](http://centralaccesscard.com). If live agents are unavailable, you will be able to receive most account information by following the automated prompts, or by logging into your online account.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

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