

Primary Cardholder my529 Access Discover® Prepaid Card

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
\$1	\$0	N/A (in-network) N/A (out-of-network)	N/A
ATM balance inquiry (in-network or out-of-network)			N/A
Customer service (automated or live agent)			\$0 per call
Inactivity			\$0 per month
We charge 4 other types of fees. Here are some of them:			
PIN purchase			\$1.00
Bill payment (electronic)			\$2.50
No overdraft/credit feature. Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and service in the cardholder agreement.			

There is no purchase price for the prepaid Card. No fee was charged for activating the Card.

The purchase price for the card is \$0.00.

The activation fee for the card is \$0.00.

The my529 Access Discover® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC. Discover and the Discover acceptance mark are service marks used by Central Bank of Kansas City under license from Discover Financial Services. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and Fee Schedule at <http://my529accesscard.com>. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us 24/7/365 toll-free at 1-844-545-0805.

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Secondary Cardholder my529 Access Discover® Prepaid Card

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
\$0	\$0	N/A (in-network) N/A (out-of-network)	N/A
ATM balance inquiry (in-network or out-of-network)			N/A
Customer service (automated or live agent)			\$0 per call
Inactivity			\$0 per month
We charge 4 other types of fees. Here are some of them:			
PIN purchase			\$1.00
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List of all fees for the my529 Access Discover® Prepaid Card – Fee Schedule

All Fees	Amount Primary Cardholder	Amount Secondary Cardholder	Details
Get Started			
Card purchase	\$0.00	\$0.00	You will not be charged a fee by us for purchase the Card
Activation	\$0.00	\$0.00	You will not be charged a fee for activating the Card
Monthly Usage			
Monthly fee	\$1.00	\$0.00	Monthly fee is assessed on the first day of each 30-day period. <i>Fee as it appears on statement: Monthly Card Usage Fee</i>
Add Money			
Direct deposit	\$0.00	\$0.00	You will not be charged a fee for direct deposits.
Spend Money			
Signature purchase	\$0.00	\$0.00	You will not be charged 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	\$1.00	\$1.00	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) or if your purchases is submitted by the merchant through a PIN debit network without requiring a 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). <i>Fee as it appears on statement: Purchase of Good/Services Fee</i>
Signature purchase decline	\$0.00	\$0.00	You will not be charged each time you attempt a point-of-sale purchase within the United States or U.S. Territories by selecting "credit" and the transaction is not successful due to insufficient funds or exceeding the Card's limits. This may or may not involve you signing a receipt for the purchase. Ensure that you have sufficient funds on your card prior to making a purchase. You can review your balance online or by calling call customer service.
PIN decline	\$0.00	\$0.00	You will not be charged each time you attempt a point-of-sale purchase within the United States or U.S. Territories by selecting "debit" and entering your Personal Identification Number ("PIN") and the transaction is not successful due to for insufficient funds or exceeding the Card's limits. Ensure that you have sufficient funds on your card prior to making a purchase. You can review your balance online or by calling call customer service
Bill payment (electronic)	\$2.50	\$2.50	Each time you use the Bill Payment feature to pay a payee. Pay your bills directly with your billing by using your 16-digit Card number. <i>Fee as it appears on statement: Bill Payment Debit Fee</i>
Information			
Customer service (automated or live-agent)	\$0.00	\$0.00	No fee for calling our customer service line, including for balance inquiries.
Replacing Your Card			
Card replacement	\$10.00	\$10.00	Each time you request this service if the replacement Card is requested prior to Card expiration date and you have already requested and received one (1) free replacement Card during the same calendar year. Standard delivery is normally 7-10 days. <i>Fee as it appears on statement: Card Reissue Fee</i>
Expedited card delivery	\$25.00	\$25.00	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged. Expedited delivery generally takes 2-3 business days. <i>Fee as it appears on statement: Express Shipping Fee</i>
Additional Card Services			
Check issuance upon closure	\$10.00	\$10.00	Each time a check is issued to refund the balance of the Card after a Card closure. Fee will not be assessed if no check is issued. <i>Fee as it appears on statement: Check Issuance Upon Closure Fee</i>
Paper statement	\$5.00	\$5.00	This is our fee each time you request that we send you a paper statement. View and print your balance and transaction history at no charge online. <i>Fee as it appears on statement: Paper Statement Fee</i>
Other			
Inactivity	\$0.00	\$0.00	You will not be charged an inactivity fee.

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 for details.

No overdraft/credit feature.

Contact Central Bank of Kansas City by calling 1-844-545-0805, by mail at PO Box 124, Dell Rapids, SD 57022, or visit <http://my529accesscard.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 account online.

For general information about prepaid accounts, visit 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.

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