

Central Access™ Payroll Prepaid MasterCard® Schedule A – Cardholder Fees and Transaction Limits

NAME OF THE FEE	FEE AS IT APPEARS ON STATEMENT	WHEN YOU ARE CHARGED	AMOUNT	SUGGESTIONS TO MINIMIZE OR AVOID THE FEE
Transaction Fees:				
Card to Bank Transfer	SVC CHG RMV FNDS-ACH	Each time you transfer funds from your card to a bank account.	\$1.50	Withdraw cash at a MoneyPass ATM or complete a no cost bank teller withdrawal and deposit it into your bank account.
Card to Card Transfer	CRD-CRD XFR-DR	Each time you transfer funds from your Card to another Central Access Cardholder.	\$0.25	
PIN Purchase	SVC CHG PIN TRAN	Each time you make a point-of-sale purchase by selecting "debit" and entering your Personal Identification Number ("PIN").	\$0.50	You can make a signature purchase at no charge by selecting "credit" at checkout and signing for your purchase.
Foreign Transaction Fee	SVC CHG INTRNTL TRAN	Each time you obtain funds or make a purchase outside the U.S.	2.5% of transaction	
ATM Fees:				
ATM Withdrawal	SVC CHG ATM WITHDRAW	Each time you withdraw cash from an ATM that does NOT display the MoneyPass® logo. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction.	\$2.50	Withdraw cash with no fee or surcharge by using an ATM displaying the MoneyPass logo. You may also request cash back at point-of-sale using your PIN (PIN Purchase Fee will apply) or request cash directly from a bank teller.
ATM Balance Inquiry	SVC CHG BALANCE INQ	This fee is charged each time you request your Card balance using an ATM regardless of whether you also conduct a cash withdrawal. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction.	\$1.00	Track your card balance online at no charge, call customer service or check your balance at no cost at a MoneyPass ATM.
ATM Decline	SVC CHG NSF ATM	Each time an ATM cash withdrawal request is declined for any reason. You may also be charged an additional fee/surcharge by the ATM operator or any network used to complete the transaction.	\$1.00	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.

To find a MoneyPass ATM, go to www.moneypass.com

This Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. 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 www.centralaccesscard.com. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-866-337-4997.

Service Fees:

Check Issuance Upon Closure	DR ADJ CRD CLOSE FEE	Each time a check is issued to refund the balance of the card after a card closure.	\$10.00	Spend your available balance by conducting a signature transaction, withdraw cash at a MoneyPass ATM or withdraw cash with a bank teller.
Rush Card Reissue/ Expedited Shipping of Replacement Card	SVC CHG EXPED CARD	Each time you request your cardf replacement sent via expedited shippingThe Card Replacement Fee will also be charged. With Expedited Shipping you will have your card in 2 - 3 business Days.	\$20.00	Allow 7 - 10 business days for standard shipment of your card.
Card Replacement	SVC CHG REPLACE CARD	Each time you request this service if the replacement Card is requested prior to Card expiration date.	\$10.00	Ensure you keep your card in your possession at all times.

Potential Third Party Fees:

Retail Cash Load Fees	N/A	Third party reload networks (e.g. Green Dot) and their retail partners may assess a fee for each load. Be sure to ask about the cost before conducting the load.	Up to \$4.95	Set up direct deposit or ACH funds to your card.
ATM Surcharge Fee	N/A	Each time you withdraw funds from a non-MoneyPass ATM	May Vary	Withdraw cash with no surcharge by using an ATM displaying the MoneyPass logo. You may also request cash back at point-of-sale using your PIN (PIN Purchase Fee will apply) or request cash directly from a bank teller.

Card Limits**

Maximum cumulative amount of all loads in any 24-hour period	May not exceed \$10,000.00
Maximum balance of Card Account at any time (Maximum Balance)	May not exceed \$10,000.00

**We may increase or decrease these limits or add additional limits from time to time in our sole discretion without prior notice to you. We reserve the right to accept or reject any request to reload value to the Card at our sole discretion. Only the Cardholder may conduct a cash load.

Card Activity Limits

ACTIVITY	LIMIT	TIMEFRAME
Cash withdrawals (ATM) ⁰	May not exceed \$500.00	24 Hours
Purchases	May not exceed \$2,500.00	24 Hours
Bank Teller Withdrawal ⁰	May not exceed \$10,000.00	24 Hours

⁰The bank and/or ATM where the withdrawal takes place may also place certain limits on a withdrawal.

States Where the Central Access™ Prepaid MasterCard is not offered[†]

Connecticut

Delaware

New Hampshire

Vermont

New Mexico

New York

Rhode Island

[†]If you move to one of these states your card may be closed and the any remaining balance will be returned to you.