

List of all fees for Spentra Visa® Payroll Card - Fee Schedule

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	There is no fee for card purchase.
Activation	\$0.00	There is no fee for card activation.
Monthly Usage		
Monthly fee	\$0.00	You will not be charged a monthly fee.
Add Money		
Direct deposit	\$0.00	You will not be charged a fee for direct deposits.
Cash reload	N/A	Cash reloads are not available.
Transfer Money		
Card to card transfer	\$1.00	Each time you transfer funds from your Spentra Card to another Spentra Card. Fee as it appears on statement: SVC CHG CRD XFR DR
Spend Money		
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	\$0.00	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 purchase is submitted by the merchant through a PIN debit network without requiring a PIN.
Get Cash		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the MoneyPass ATM Network. Locations can be found at www.moneypass.com .
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. You may also request cash back at point-of-sale using your PIN. 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, on your mobile app, 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. Standard message and data rates from your wireless service provider may apply. Fee as it appears on statement: SVC CHG NSF ATM
Information		
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 www.moneypass.com .
ATM balance inquiry (out-of-network)	\$1.00	"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 www.moneypass.com . 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
Using your card outside the U.S.		
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. When assessed, this fee will be a minimum of one cent (\$0.01). Fee as it appears on statement: SVC CHG INTRNTL TRAN
International ATM withdrawal	\$2.50	This is our fee each time you withdraw cash from an ATM outside of the United States and U.S. Territories. You may also be charged a fee by the ATM operator or the network used to complete the transaction. Fee as it appears on statement: SVC CHG ATM WITHDRAW

International ATM decline	\$1.00	Each time an ATM cash withdrawal request outside the United States and U.S. Territories is declined for insufficient funds or exceeding the Card's limits. Review your balance online, on your mobile app, 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. Standard message and data rates from your wireless service provider may apply. Fee as it appears on statement: SVC CHG NSF ATM
International ATM balance inquiry	\$1.00	This is our fee which is charged each time you request your Card balance using an ATM outside of the United States and U.S. Territories regardless of whether you also conduct a cash withdrawal. You may also be charged a fee by the ATM operator or the network used to complete the transaction. 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
Replacing your card		
Card replacement	\$5.95	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	\$25.00	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged. Fee as it appears on statement: SVC CHG EXPED CARD
Additional Card Services		
Paper statement	\$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. Fee as it appears on statement: STATEMENT FEE
Other		
Inactivity	\$1.95	If you do not use your Card to initiate a purchase, cash withdrawal or load transaction for more than twelve (12) months, the fee will be assessed monthly thereafter until you conduct one of these transactions or your balance is depleted to zero. Continue to use your Card at least once every twelve (12) months or close your Card and we will refund your balance by check. Fee as it appears on statement: SVC CHG INACTIVITY
Potential Third Party Fees		
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 www.moneypass.com .
Card network international currency conversion	May Vary	The Card Network for your Card (e.g. Visa®, Mastercard®, or Discover®) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Card Account was issued. This fee is a percentage of the amount of the transaction.
Money Earned® Feature	Up to \$2.50	Up to 50% of your Net Wages at time of Request may be loaded to your Card Account via Money Earned feature in the Spentra Mobile App. When you choose to load funds using this method, Spentra will verify your available net earned wages at time of request with your employer's time and attendance provider. If you have sufficient earned wages available, Spentra will load the amount, as designated by you, to your Card Account. Your next scheduled paycheck will include only the remaining wages you earned per your employer's standard payroll process. This information is accurate as of 7/25/2019.

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 (833) 459-3443 - 24 hours a day, by mail at PO Box 124, Dell Rapids, SD 57022, or visit account.spentra.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 or on our mobile app.

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.

The Spentra Visa® Payroll Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa USA, Inc. Consult your Cardholder Agreement and the fee schedule for fees, terms, and conditions associated with the approval, maintenance, and use of the Card. The Visa Prepaid Card may be used everywhere Visa debit cards are accepted. Restrictions apply, see Cardholder Agreement for details.

Last updated: 7/26/2019 – CS1555CBKC