

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
\$9.95[†]	\$0	\$0 (in-network) \$2.95 (out-of-network)	\$5.95*
ATM balance inquiry (in-network or out-of-network)			\$0 or \$0.95*
Customer service (automated or live agent)			\$0
Inactivity			\$0
We charge 5 other types of fees.			
[†] No monthly fee with direct deposits totaling \$1,000 or more during the prior 30-day period. *This fee can be lower depending on how and where this card is used. 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.			

The purchase price for the card is \$0.00.

The activation fee for the card is \$0.00.

The CARD.com Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc.

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List of all fees for CARD.com Visa® Prepaid Card & CARD.com Prepaid Mastercard® - Fee Schedule

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	This fee is paid upon purchase.
Activation	\$0.00	This fee is paid upon activation.
Monthly Usage		
Monthly fee	\$9.95	Monthly fee is assessed on the first day of each 30-day period and covers up to three (3) card accounts in your name. The first period is triggered by the first load. If a total of \$1,000 or more in Qualified Direct Deposits are direct deposited across any of your Card Accounts in the previous rolling 30-day period, the Monthly Maintenance Fee will be waived. Direct deposit refers to ACH payments received from a payroll or federal benefits source, excluding tax. If during the next rolling 30-day period the \$1,000 minimum Qualified Direct Deposit amount is not met, the Monthly Maintenance Fee will be assessed. Fee as it appears on statement: Monthly Maintenance Fee
Add Money		
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.
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".
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").
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)	\$2.95	"Out-of-network" refers to all the ATMs outside of the MoneyPass ATM Network. This is our fee 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. Fee as it appears on statement: Domestic ATM Cash Withdrawal Fee
Bank teller withdrawal	\$2.95	Each time you request a cash withdrawal from a bank teller at a financial institution. You may withdraw cash at no charge by using an ATM displaying the MoneyPass ATM Network logo. Fee as it appears on statement: Over-the-Counter Withdrawal Fee
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)	\$0.95	"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: Balance Inquiry Fee
Using your card outside the U.S.		
International transaction	2.95% 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: Foreign Transaction Fee
International ATM withdrawal	\$2.95	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: International ATM Cash Withdrawal Fee.
International ATM balance inquiry	\$0.95	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: Balance Inquiry Fee
Replacing your card		
Card replacement	\$0.00	Each time you request this service if the replacement Card is requested prior to Card expiration date. Standard delivery is normally 7-10 days. Fee as it appears on statement: Lost Stolen Card Replacement Fee
Expedited card delivery	\$29.95	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: CSR Express Delivery Fee
Other		
Inactivity	\$0.00	You will not be charged an inactivity fee.
Potential Third Party Fees		
Retail cash load	Up to \$5.95	Third party reload networks such as Green Dot® and Western Union® may assess a fee for each load. Be sure to ask about the cost before conducting any load. This is not our fee and is subject to change. Fee of up to \$5.95 may apply when loading cash through Green Dot. Fee is collected at time of cash load by the third party load network. Go to greendot.com or westernunion.com for more information. This information was accurate as of 2/8/2019.
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.
Remote deposit capture (Check Deposit via Ingo load)	Up to 5% per check	The fee paid to Ingo Money, Inc. to expedite the crediting of funds from a check, via remote deposit capture, to your Card. This service allows you to load the proceeds of a check to your Card and is provided via mobile app by Ingo Money, Inc. and First Century Bank, N.A. and is subject to the Ingo Money and First Century Bank Terms and Conditions and Privacy Policy available at ingomoney.com . Fees and data rates may apply. Ingo Money, Inc. and First Century Bank, N.A., are not affiliated with Central Bank of Kansas City. This is not our fee and is subject to change. Money in 10 Days - no fee. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. Fee is deducted from check value. Go to ingomoney.com for more information. This information was accurate as of 2/8/2019.

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. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Central Bank of Kansas City by calling 1-866-345-4520, by mail at PO Box 124, Dell Rapids, SD 57022, or visit card.com.

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 CARD.com Visa® Prepaid 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 list of fees 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 card.com. The Visa Prepaid Card may be used everywhere Visa debit cards are accepted. Restrictions apply, see Cardholder Agreement for details.

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