

## Fees associated with your UpChange Prepaid Mastercard®

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
<b>\$5.95†</b>	<b>\$1.00*</b>	<b>\$0</b> (in-network) <b>\$1.95</b> (out-of-network)	<b>\$4.95*</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$0.50*
Customer service (automated or live agent)			\$0
Inactivity (after 12 months with no transactions)			\$5.95 per month
<b>We charge 9 other types of fees.</b>			
† Each month you do not load \$500 or more. *This fee can be lower depending on how and where this card is used.			
<b>No overdraft/credit feature.</b> Your funds are eligible for FDIC insurance.			
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.			
There is no purchase price for the prepaid Card. No fee is charged for activating the Card. The UpChange Prepaid Mastercard® is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a 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. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us 24 hours a day toll-free at 1-844-448-7242.			

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### List of all fees for UpChange Prepaid Mastercard® - Fee Schedule

All Fees	Amount	Details
<b>Get Started</b>		
Card purchase	\$0.00	You will not be charged a fee by us for purchasing the Card.
Activation	\$0.00	You will not be charged a fee for activating the Card.
<b>Monthly Usage</b>		
Monthly fee	\$5.95	Monthly fee is assessed on the first day of each month, following the first full month after the Card is loaded. Fee will be waived, if a total of \$500.00 or more was loaded or direct deposited during the prior month. If during the next month, the \$500.00 minimum load or direct deposit load(s) is not made, this fee will be assessed. Fee as it appears on statement: Monthly Service 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	\$2.95	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 Allpoint logo and deposit it at your bank. Fee as it appears on statement: Card to Bank Transfer Fee
<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	\$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 purchase is submitted by the merchant through a PIN debit network without requiring a PIN. Fee as it appears on statement: PIN Purchase Fee
<b>Get Cash</b>		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the Allpoint ATM Network. ATM locations within the network are subject to change at any time by the ATM operator or network. Locations can be found at <a href="http://www.allpointnetwork.com/locator">www.allpointnetwork.com/locator</a> .
ATM withdrawal (out-of-network)	\$1.95	"Out-of-network" refers to all the ATMs outside of the Allpoint 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 Allpoint 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 Allpoint logo. Fee as it appears on statement: ATM Fee
Bank teller withdrawal	\$5.00	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 Allpoint ATM Network logo.

		Fee as it appears on statement: OTC Cash Withdrawal Fee
<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 Allpoint ATM Network. ATM locations within the network are subject to change at any time by the ATM operator or network. Locations can be found at <a href="http://www.allpointnetwork.com/locator">www.allpointnetwork.com/locator</a> .
ATM balance inquiry (out-of-network)	\$0.50	"Out-of-network" refers to all the ATMs outside of the Allpoint 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 Allpoint 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 an Allpoint ATM, go to <a href="http://www.allpointnetwork.com/locator">www.allpointnetwork.com/locator</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: ATM Balance Inquiry Fee
<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. When assessed, this fee will be a minimum of one cent (\$0.01). Fee as it appears on statement: International Card Fee
International PIN purchase	\$1.00	Each time you make a point-of-sale purchase outside of United States or U.S. Territories by selecting "debit" and entering your Personal Identification Number ("PIN"). Transactions made outside of the 50 United States and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency. 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: International PIN Purchase Fee
International ATM withdrawal	\$5.00	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. Transactions made outside of the 50 United States and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency. Fee as it appears on statement: International ATM Fee
International ATM balance inquiry	\$2.00	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: ATM Balance Inquiry Fee
<b>Replacing your card</b>		
Card replacement	\$2.95	Each time you request this service if the replacement Card is requested prior to Card expiration date. Fee as it appears on statement: Card Replacement Fee
<b>Additional Card Services</b>		
Balance refund check	\$10.00	Each time a check is issued to refund the balance of the Card to you for any reason other than inactive account closure. Fee will not be assessed if no check is issued. Fee as it appears on statement: Balance Refund Check Fee
Inactive account closure	\$10.00	If you do not have at least one (1) of the following qualifying transactions with your Card: load funds, make a purchase, or withdraw cash at an ATM or bank in a twelve (12) month period, we may close your Card Account and assess this fee. A check will be issued to refund any remaining balance greater than one dollar (\$1.00). Fee as it appears on statement: Inactive Account Closure Fee
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: Paper Statement Fee
<b>Other</b>		
Inactivity	\$5.95	If you do not use your Card to initiate a purchase, cash withdrawal or load transaction for more than 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. The Check Issuance Upon Closure Fee will apply. Fee as it appears on statement: Inactivity Fee
<b>Potential Third Party Fees</b>		
Retail cash load	May Vary – Up to \$4.95	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 \$4.95 may apply when loading cash through Green Dot. Go to <a href="http://attheregister.com">attheregister.com</a> . This information was accurate as of 7/24/2020. 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-Allpoint ATM. You may withdraw cash at no charge by using an ATM displaying the Allpoint logo. To find an Allpoint ATM, go to <a href="http://www.allpointnetwork.com/locator">www.allpointnetwork.com/locator</a> .
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.
Ingo load	Up to 5% per check	The fee of up to 5% (minimum of \$5.00) of check value may apply when cashing a check to load your card is paid to Ingo Money, Inc. to expedite the crediting of funds from a check, via remote deposit capture, to your Card. Fee is deducted from check value. This is not our fee and is subject to change. 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 <a href="http://ingomoney.com">ingomoney.com</a> . 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 information was accurate as of 7/24/2020.

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 (844) 448-7242, by mail at PO Box 124, Dell Rapids, SD 57022, or visit [upchange.me](http://upchange.me). 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](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).

The UpChange Prepaid Mastercard® is issued by Central Bank of Kansas City, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark 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. The Mastercard card may be used everywhere Debit Mastercard is accepted. Restrictions apply, see Cardholder Agreement for details.

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