

SurgePays Visa® Prepaid Card - Fee Schedule

All Fees	Amount	Details
Get Started		
Card purchase	\$7.50	This fee is paid upon purchase and will not appear on your statement.
Activation	\$0.00	You will not be charged a fee for activating the Card.
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	\$2.00	Fees of \$2.00 applies when reloading your Card at Surge reload agent location branded as being part of the SurgePays network. To avoid this fee, set up direct deposit or send funds via ACH to your Card. Fee as it appears on statement: REMOVE FUNDS – CASH LOAD FEE
Transfer Money		
Card to bank transfer	\$0.50	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 MoneyPass® logo and deposit it at your bank. Fee as it appears on statement: SVC CHG RMV FNDS-ACH
Card to card transfer	\$0.50	Each time you transfer funds from your Card to another Cardholder. 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	\$0.50	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. 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: SVC CHG PIN TRAN
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 access is not available until your card is registered.
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 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. ATM access is not available until your card is registered. Fee as it appears on statement: SVC CHG ATM WITHDRAW
ATM decline	\$0.25	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 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. ATM access is not available until your card is registered. Fee as it appears on statement: SVC CHG NSF ATM
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 MoneyPass ATM Network logo. Fee as it appears on statement: SVC CHG CASH ADV
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 access is not available until your card is registered.
ATM balance inquiry (out-of-network)	\$0.25	"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 online or by calling customer service. Standard message and data rates from your wireless service provider may apply. ATM access is not available until your card is registered. 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 PIN purchase	\$0.50	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: SVC CHG PIN TRAN
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. ATM access is not available until your card is registered. Fee as it appears on statement: SVC CHG ATM WITHDRAW
International ATM decline	\$0.50	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 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. ATM access is not available until your card is registered. Fee as it appears on statement: SVC CHG NSF ATM

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 online or by calling customer service. ATM access is not available until your card is registered. Fee as it appears on statement: SVC CHG BALANCE INQ
Replacing your card		
Card replacement	\$3.95	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	\$5.00	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: SVC CHG-MONTHLY
Potential Third Party Fees		
Retail cash load	May Vary – Up to \$4.95	Third party reload networks (e.g. GreenDot®) 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 greendot.com . This information was accurate as of 3/14/2019. 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-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.
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 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 information was accurate as of 3/14/2019.

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 1-833-459-3444, by mail at PO Box 124, Dell Rapids, SD 57022, or visit www.consumercardaccess.com/surgepays. 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.

The SurgePays 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 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: 6/24/2019 – CS1565CBKC