

**List of all fees for Paylay Card - Fee Schedule**

<b>All Fees</b>	<b>Amount</b>	<b>Details</b>
<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	\$0.00	You will not be charged a monthly maintenance fee.
<b>Add Money</b>		
Direct deposit	\$0.00	You will not be charged a fee for direct deposits.
Cash reload	N/A	Cash reloads are not available.
<b>Transfer Money</b>		
Card to bank transfer	\$0.00	Each time you transfer funds from your Card to an account at a different financial institution. You will not be charged a fee for a card to bank transfer.
<b>Spend Money</b>		
Signature purchase	\$0.00	You will not be charged a fee 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. 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: PIN Transaction Fee (Domestic)
<b>Information</b>		
Customer service (automated or live agent)	\$0.00	No fee for calling our customer service line, including for balance inquiries.
<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: Foreign Transaction Fee
International signature purchase	\$1.00	Each time you attempt a point-of-sale purchase outside of the United States or U.S. Territories by selecting "credit" and the transaction is successful. This may or may not involve you signing a receipt for the purchase. 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 PIN purchase by selecting "debit" at checkout and entering your PIN (if required by the merchant). Fee as it appears on statement: Signature Transaction Fee (International)
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: PIN Transaction Fee (International)
<b>Additional Card Services</b>		
Check issuance upon closure	\$10.00	Each time a check is issued to refund the balance of the Card after a Card closure. Fee will not be assessed if no check is issued. If card has expired, fee will not be assessed to cardholders who reside in the State of Connecticut. Fee as it appears on statement: Cancellation 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	\$0.00	You will not be charged an inactivity fee.
<b>Potential Third Party Fees</b>		
Card network international currency conversion	May Vary	The Card Network for your Card (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.

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](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Central Bank of Kansas City by calling 866-DRFTL1 (866-373-8351), by mail at PO Box 124, Dell Rapids, SD 57022, or visit [www.paylay.app](http://www.paylay.app). 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](https://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](https://cfpb.gov/complaint).

The Paylay Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license by Discover® Network. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. Restrictions apply, see Cardholder Agreement for details.