

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
<b>\$4.95</b>	<b>\$0</b>	<b>\$0</b> (in-network) <b>\$2.50</b> (out-of-network)	<b>\$4.95</b>
ATM balance inquiry (out-of-network)			\$1.00
Customer service (automated or live agent)			\$0
Inactivity (after 12 months with no transactions)			\$4.95 per month
<b>We charge 6 other types of fees. Here are 2 of them:</b>			
Check reload (at VoltCash retail locations)			2.0% per check, min. \$4.95
Cash unload (at VoltCash retail locations)			2.0% of unload amount, min. \$4.95
<b>No overdraft/credit feature.</b>			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit <a href="https://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .			
Find details and conditions for all fees and services in the Cardholder Agreement.			
<b>There is no purchase price for the prepaid Card. No fee was charged for activating the Card.</b>			

The VoltCash Prepaid Mastercard is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from 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 at [voltcash.com](https://voltcash.com). If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-844-730-3377, we are available 24/7/365.

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**List of all fees for VoltCash Prepaid Mastercard® – Fee Schedule**

All Fees	Amount	Details
<b>Monthly Usage</b>		
Monthly Fee	\$4.95	This fee is assessed monthly beginning 30 days following your card activation date.
<b>Add Money</b>		
Cash Reload Fee	\$4.95	This fee is paid when you load cash to your Card at VoltCash retail locations. Find locations at <a href="https://voltage.com">voltage.com</a> or in the Mobile App.
Check Reload Fee	2.0% of check amount, minimum of \$4.95	This fee is paid when you load a check to your Card at VoltCash retail locations. Find locations at <a href="https://voltage.com">voltage.com</a> or in the Mobile App.
<b>Transfer Money</b>		
Money Transfer Fee	\$2.50	This is our fee assessed on any outgoing money transfer from your Card Account initiated through a third-party service such as Venmo, Cash App, PayPal or any remittance service provider. The service provider may charge additional fees.
<b>Get Cash</b>		
ATM Withdrawal Fee (Out-of-Network)	\$2.50	"Out-of-network" refers to all the ATMs outside of the MoneyPass 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. To find a MoneyPass ATM, go to <a href="https://moneypass.com">moneypass.com</a> .
Bank Teller Withdrawal Fee	\$2.50	Each time you request a cash withdrawal from a bank teller at a financial institution.
Cash Unload Fee	2.0% of unload amount, minimum of \$4.95	This fee is paid when unloading cash from your Card at VoltCash retail locations. This fee is waived when unloading cash at a VoltCash retail location on the same calendar day as you reloaded your Card via paper check at a VoltCash retail location and incurred the Check Reload Fee.
<b>Information</b>		
ATM balance Inquiry Fee (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.
<b>Using Your Card Outside the U.S.</b>		
International Transaction Fee	2.5% of total transaction in USD	Percentage of the U.S. dollar (USD) amount of each transaction each time you obtain funds or make a purchase in a currency other than USD or for transactions made outside the United States and U.S. Territories. When assessed, this fee will be a minimum of one cent (\$0.01).
International ATM Withdrawal Fee	\$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.
International ATM Balance Inquiry Fee	\$2.00	This is our fee that 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.
<b>Replacing Your Card</b>		
Card Replacement Fee Standard Delivery 7-10 Business Days	\$10.00	Each time you request this service if the replacement Card is requested prior to Card expiration, and it is mailed to you via standard USPS shipping.
Expedited Card Delivery Fee 3 Business Days	\$20.00	Expedited shipping of your replacement Card is available at an additional cost. The Card Replacement Fee will also be charged. Expedited delivery generally takes 2-3 business days.
<b>Additional Card Services</b>		
Balance Refund Check Fee	\$10.00	This is our fee for processing and mailing a balance refund check at Card closure. The fee will be deducted from your Card Account before the check is issued. If the fee reduces the Balance to \$0.00 or below, no check will be issued. Avoid this fee using your card for purchases and ATM withdrawals before closing the Card.
<b>Other</b>		
Inactivity Fee	\$4.95	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 Balance Refund Check Fee will apply.
<b>Potential Third-Party Fees</b>		
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.
Card Network International Currency Conversion	May Vary	Mastercard, the Card Network for your Card, may assess a fee for currency conversion if you make a transaction in a currency other than USD. 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://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact VoltCash Card by calling 1-844-730-3377, by mail at PO Box 1124, Sioux Falls, SD 57101, or visit [voltage.com](https://voltage.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 on the 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).

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