

## Longform Disclosure for iPay Mastercard® Payroll Card (Restricted)

Fee Description	Amount	Details
<b>Enrollment and Monthly Usage</b>		
Initial Card	\$0	There is no fee for initial card.
Activation	\$0	There is no fee for activation.
Monthly Account Maintenance	\$0	There is no monthly maintenance fee.
Inactivity	\$3.00 per month	Fee charged each month after 90 days of no activity, if applicable.
<b>Add Money</b>		
Direct Deposit	\$0	There is no fee for direct deposit.
Card to Card Debit Transfer	\$0	There is no fee for card to card debit transfer.
<b>Spend Money</b>		
Point of Sale Signature Purchase	\$0	There is no fee for signature (credit) purchases.
Point of Sale PIN Transactions	\$0.50	Fee charged for PIN (debit) transactions. To avoid fee please choose credit.
Point of Sale PIN-less Debit Transactions	\$0.50	Fee may be charged for payments processed as a PIN-less debit transaction without entering Personal Identification Number (PIN).
POS Signature/PIN Decline	\$1.00	Fee charged for any POS signature/PIN declines.
<b>Get Cash</b>		
ATM Withdrawal   In-Network	\$ 2.50	"In Network" refers to the MoneyPass ATM network. Locations can be found at <a href="http://moneypass.com">moneypass.com</a> . You will not be charged a fee by the ATM operator.
ATM Withdrawal   Out-of-Network	\$ 2.50	"Out of Network" refers to all the ATMs outside of the MoneyPass ATM network. You may also be charged a fee by the ATM operator.
ATM Withdrawal   International	\$ 3.50	"International" refers to all the ATMs outside of the U.S. You may also be charged a fee by the ATM operator.
ATM Balance Inquiry	\$ 1.50	Fee charged for balance inquiries.
ATM Decline	\$ 1.00	Fee charged for ATM declines. N/A for NY residents.
Over the Counter Cash Withdrawal	\$0	There is no fee for over-the-counter cash withdrawals of up to \$2,500 per day at any bank.
<b>Account Information</b>		
Online Transaction History	\$0	There is no fee for accessing online banking at <a href="http://myipayrollcard.com">myipayrollcard.com</a> to check balances, transaction history and managing alerts.
Automated Customer Service (IVR)	\$0	There is no fee for calling our automated customer service line, including for balance inquiries.
Customer Service Live Agent	\$0	There is no fee for calling our live customer service agent.
Text and Email Alerts	\$0	There is no fee for text and email alerts. Message and data rates may apply from your wireless carrier.
Paper Statement	\$ 1.00 per page	Fee charged for each page of paper statement. You may get free statements at <a href="http://myipayrollcard.com">myipayrollcard.com</a> .
<b>Other Services</b>		
Foreign Transaction Currency Conversion Rate:	3%	Of total transaction amount.
Replacement Card Fee	\$5.95	Fee charged for replacement card for any reason. Card will arrive within 5-7 business days.
Expedite Card Fee	\$25.00	Fee charged to have your replacement card expedited. Card will arrive within 3-5 business days.
Card Account Liquidation	\$25.00 Check \$5.00 ACH	Fee charged for having us send a check or ACH for remaining funds on your Card Account.

Your funds are eligible for FDIC insurance. Your funds will be held at SouthState Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event SouthState Bank, N.A. 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 Kurensē by calling 1-866-454-0324, by mail at 1 Sheakley Way, Suite 175, Cincinnati, OH, or visit [myipayrollcard.com](http://myipayrollcard.com).

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).