

You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.			
Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 (in-network) \$2.95 (out-of-network)	NA
ATM balance inquiry (out-of-network)			\$0.50
Customer service (automated or live agent)			\$0
Inactivity			\$0
We charge 4 other types of fees. Here are 3 of them:			
Payment to Third-Party			\$2.95
Third-Party Funds Withdrawal			\$2.95
Transfer to Digital Wallet			\$2.95
See Cardholder Agreement for free ways to access your funds and balance information. No overdraft/credit feature. Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the Cardholder Agreement.			

There is no purchase price for the prepaid Card. No fee was charged for activating the Card.

The purchase price for the card is \$0.00.

The activation fee for the card is \$0.00.

The Payactiv Visa® Payroll Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at Payactiv.com/card411. If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-877-747-5862, 24 hours a day, 7 days a week.

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List of all fees for Payactiv Visa® Payroll Card – Fee Schedule

All Fees	Amount	Details
Get Started		
Card Purchase Fee	\$0.00	You will not be charged a fee by us for purchasing the Card.
Activation Fee	\$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 Fee	NA	Cash reloads are not available.
Spend Money		
Purchase Fee	\$0.00	You will not be charged a fee by us each time you make a successful point-of-sale purchase within the United States or U.S. Territories by selecting "credit" or by selecting "debit" and entering your PIN.
Transfer Money		
Transfer to Digital Wallet Fee	\$2.95	This is our fee for transferring funds from your Card through Google, Apple, or Samsung Digital Wallets.
Payment to Third-Party	\$2.95	This is our fee for transferring funds from your Card through a linked third-party debit card or other electronic wallet.
Third-Party Funds Withdrawal	\$2.95	This is our fee for transferring funds from your Card using a third-party banking application.
Get Cash		
ATM Withdrawal Fee (In-Network)	\$0.00	"In-Network" refers to the MoneyPass® 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 moneypass.com .
ATM Withdrawal Fee (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 Decline Fee	\$0.00	You will not be charged a fee by us 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.
Bank Teller Withdrawal Fee	\$0.00	You will not be charged a fee by for a withdrawal at a bank teller.
Information		
Customer Service Fee (Automated or Live-Agent)	\$0.00	No fee for calling our customer service line, including for balance inquiries.
ATM Balance Inquiry Fee	\$0.50	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, regardless of whether you also conduct a cash withdrawal. You may also be charged a fee by the ATM operator or the network. You may track your Card balance at no charge via the mobile app, online, or call customer service.
Replacing Your Card		
Card Replacement Fee	\$0.00	You will not be charged a fee for Card replacement sent via standard shipping.
Expedited Card Delivery Fee	\$25.00	Expedited shipping of your replacement Card is available upon request at an additional cost. Expedited delivery generally takes 2-3 business days.
Other		
Inactivity Fee	\$0.00	You will not be charged an inactivity fee. Your Card Account will be closed after eighteen (18) months of inactivity.
Potential Third-Party Fees		
ATM Surcharge Fee	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 moneypass.com .

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 Payactiv by calling 1-877-747-5862, 24 hours a day, 7 days a week, by mail at 400 N. McCarthy Blvd., Suite 100, Milpitas, CA 95035, or visit Payactiv.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 online or on our mobile app.

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.

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Last updated: 04/23/2025 ~ CS250310CBKC:NCP