

Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 (in-network) \$2.50 (out-of-network)	NA
ATM balance inquiry			\$0.50
Customer service (automated or live agent)			\$0
Inactivity (after 365 days with no transactions made)			\$4.95 per month
We charge 7 other types of fees. Here are 2 of them:			
Card to Bank transfer			\$4.95
Card to Card transfer			\$2.95
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 service in the Cardholder Agreement.			
There is no purchase price for the prepaid Card. No fee was charged for activating the Card.			

The Tapcheck Mastercard is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license by 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. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-844-404-0389, 24 hours a day, 7 days a week, 365 days a year.

List of all fees for Tapcheck Mastercard® – Fee Schedule

All Fees	Amount	Details
Transfer Money		
Card to Bank Transfer Fee	\$4.95	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.
Card to Card Transfer Fee	\$2.95	Each time you transfer funds from your Tapcheck Card to another Tapcheck Card.
Get Cash		
ATM Withdrawal Fee (Out-of-Network)	\$2.50	"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. To find a MoneyPass ATM, go to moneypass.com .
Information		
ATM Balance Inquiry Fee	\$0.50	This is our fee that is charged each time your request your Card balance at 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 network.
Using Your Card Outside the U.S.		
International Transaction Fee	3% of total transaction in USD	Percentage 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).
International ATM Withdrawal Fee	\$2.99	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	\$1.00	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. Track your Card balance on the Mobile App, online, or call customer service.
Replacing Your Card		
Card Replacement Fee Standard Delivery	\$6.00	Each time you request this service if the replacement Card is requested prior to Card expiration date and you have already requested and received one (1) free replacement Card during the same calendar year. Standard delivery is 7-10 business days.
Expedited Card Delivery Fee	\$25.00	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged. Expedited delivery generally takes 2-3 business days.
Additional Card Services		
Balance Refund Fee	\$5.00	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 by using your card for purchases and ATM withdrawals before closing the Card.
Other		
Inactivity Fee	\$4.95	If you do not use your Card to initiate a purchase, cash withdrawal or load transaction for more than 365 days, 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 365 days or close your Card and we will refund your balance. The Balance Refund Fee will apply.
Potential Third-Party Fees		
Bank Teller Withdrawal	May Vary	The bank where you complete a bank teller withdrawal may have additional limits and may charge a fee each time you withdraw funds. You should inquire about any fees prior to completing your withdrawal.
ATM Surcharge	May Vary	Third party ATM operators may charge a fee each time you withdraw funds at a non-MoneyPass ATM or check your balance at any 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 .
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 for details.

No overdraft/credit feature.

Contact Tapcheck Mastercard by calling 1-844-404-0389, by mail at PO Box 1124, Sioux Falls, SD 57101, or visit tapcheck.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 in the 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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