

Commonwealth of Kentucky CashPay[®] Visa[®]/ATM Prepaid Card Fee Disclosure and Other Important Disclosures*

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 \$1.25** out-of-network	N/A
ATM balance inquiry (in-network or out-of-network)			\$0
Customer service (automated or live agent)			\$0
Inactivity			\$0

We charge 5 other types of fees. Here are some of them:

Replacement card, express delivery	\$12.50
Replacement card	\$3.00

*This document entitled 'Fee Disclosure and Other Important Disclosures' is included with, and incorporated in, the Commonwealth of Kentucky CashPay Visa/ATM Prepaid Card Account Agreement.

**Fees can be lower depending on how and where this card is used.

See the materials you received with your card for free ways to access your funds and balance information.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For more information about prepaid cards, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement.

The Commonwealth of Kentucky CashPay Visa/ATM Prepaid Card is issued by Bank of America. There is no fee to purchase or activate this card.

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List of all fees for Commonwealth of Kentucky CashPay® Visa®/ATM Prepaid Card.

All fees	Amount	Details
Spend money		
Per purchase with PIN	\$0	
Per purchase with signature	\$0	
Get cash in the U.S.		
ATM withdrawal, in-network	\$0	“In Network” refers to Bank of America or Allpoint ATMs. Locations can be found at www.bankofamerica.com/cashpay . You will not be charged an additional fee by Bank of America or Allpoint.
ATM withdrawal, out-of-network	\$1.25	“Out of Network” refers to all the ATMs outside of Bank of America or Allpoint ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction.*
Bank teller cash withdrawal	\$0	Available at financial institutions that accept Visa cards. Limited to available balance only.
Emergency cash transfer, domestic	\$15.00	You will be charged this fee after 1 free each year for remaining balance under \$20. All emergency cash transfers must be initiated through the Bank of America Service Center.
Information		
Live agent customer service call	\$0	
Automated phone service call	\$0	
Online account information	\$0	
ATM balance inquiry	\$0	
Account alert service	\$0	
Using your card outside the U.S.		
Each international transaction	2.5%	Of total U.S. dollar amount of transaction
International ATM withdrawal	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.
Bank teller cash withdrawal, international	\$0	Available at financial institutions that accept Visa cards. Limited to available balance only.
Other		
Replacement card	\$3.00	You will be charged this fee after 1 free each year.
Replacement card, express delivery	\$12.50	Additional fee
PIN selection or change	\$0	
Paper check issuance	\$0	Per request
Online funds transfer	\$0	Per transfer

*ATM owners may impose an additional “convenience fee” or “surcharge fee” for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience fee or surcharge fee at a Bank of America or Allpoint ATM. A Bank of America or Allpoint ATM means an ATM that prominently displays the Bank of America or Allpoint name and logo.

Your funds are eligible for FDIC insurance. Your funds are insured up to \$250,000 by the FDIC in the event Bank of America, N.A. fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Bank of America by calling 1.866.213.4074, 1.866.656.5913 (TTY), or 1.423.262.1650 (Collect, when calling outside the U.S.), by mail at Bank of America, P.O. Box 8488, Gray, TN 37615-8488, or visit www.bankofamerica.com/cashpay.

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.