

All fees	Amount	Details
Monthly usage		
Monthly fee	\$0.00	We do not charge a monthly fee on any prepaid accounts.
Add money		
Direct deposit	\$0.00	We do not charge a fee for direct deposits on prepaid accounts. These cards cannot be loaded by the cardholder or any entity besides the issuing entity.
Cash reload	\$0.00	We do not charge a fee for cash reload on prepaid accounts. These cards cannot be reloaded by the cardholder or any entity besides the issuing entity.
Spend money		
Bill payment (regular delivery)	\$0.00	If your program allows bill pay, regular bill pay transactions initiated through the cardholder website will be completed within 3 business days for electronic payments and within approximately 7 days if we have to mail a paper check to pay your bill. We do not charge a fee for regular delivery bill payment on prepaid accounts.
Bill payment (expedited delivery)	\$0.00	We do not offer expedited bill payment.
Get cash		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the KeyBank ATM Network, <i>surcharge-free Allpoint Network ATMs</i> . Locations can be found at key.com/locator or Allpointnetwork.com . We do not charge a fee for in-network ATM withdrawals.
ATM withdrawal (out-of-network)	\$1.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0.00	We do not charge a fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0.00	We do not charge a fee for live agent customer service calls.
ATM balance inquiry (in-network)	\$0.00	"In-Network" refers to KeyBank ATM Network. Locations can be found at key.com/locator . We do not charge a fee for in-network balance inquiries.
ATM balance inquiry (out-of-network)	\$0.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	2%	You will be charged 2% of the U.S. dollar amount of each transaction. KeyBank charges a currency conversion fee on all international transactions.
International ATM withdrawal	\$3.00	This is our fee per transaction. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$0.50	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
International ATM decline	\$0.50	This is our fee for declined international ATM withdrawal transactions due to insufficient funds.
Other		
Inactivity	\$1.50	You will be charged \$1.50 each month after you have not completed a transaction using your card for 12 months. This is a charge, per month, after 365 days of inactivity.
Replacement Card	\$0.00	We do not charge a fee for replacement cards.
2-day Expedited delivery of replacement card	\$20.00	This is our fee when you request 2-day expedited delivery of your replacement card.
Text Message Alerts	\$0.00	We do not charge for text alerts.
Email Alerts	\$0.00	We do not charge for email alerts.
Over the counter withdrawals at participating Mastercard® member bank branches	\$0.00	We do not charge for over-the-counter withdrawals at Mastercard® member banks.
Monthly Account Statements	\$0.00	We do not charge a fee for mailing a monthly paper statement.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to KeyBank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event KeyBank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact KeyBank by calling 1-866-295-2955, by mail at KeyBank OH-01-27-0527, ECP Prepaid Cards, 127 Public Square Cleveland, Ohio 44114 or visit www.Key2Payroll.com.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.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://www.cfpb.gov/complaint).