

Paychex Pay Deposit Account Fee Schedule

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION OF YOUR DEPOSIT ACCOUNT AGREEMENT.

Service	Description	Fee Amount
Maintenance Fees		
Monthly Maintenance Fee	You will not be charged a monthly fee.	\$0.00
Inactivity Fee	You will not be charged an inactivity fee.	\$0.00
Transaction Fees		
PIN Purchase Fee	You will not be charged a fee when you make a point-of-sale purchase by selecting "debit" and entering your Personal Identification Number ("PIN").	\$0.00
Signature Purchase Fee	You will not be charged a fee when you make a point-of-sale purchase by selecting "credit".	\$0.00
Bank Teller Withdrawal Fee	You will not be charged a fee when you request a cash withdrawal from a bank teller.	\$0.00
Foreign Transaction Fee	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). Fee as it appears on statement: <i>Signature Transaction Fee (Int'l)</i>	3% of total transaction in USD
Retail Cash Deposit Fee	We do not charge a fee when you deposit cash to your Account at Mastercard rePower® network locations. Third party fees may apply. See below for details.	\$0.00
Bill Payment Fee	We do not charge a fee when you use bill pay. Bill payments will be sent either electronically or by paper check mailed via USPS. Payments should be scheduled at least five (5) business days before the business day on which a bill payment is due to ensure there is sufficient time to process and deliver the payment.	\$0.00
Mastercard Send® Fee	Each time you initiate a transfer from your Account to be sent to an external debit card. Fee as it appears on statement: <i>Transfer to Debit Card</i>	\$0.40
ATM Fees		
ATM Withdrawal Fee (In-Network)	"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 .	\$0.00
ATM Withdrawal Fee (Out-of-Network)	"Out-of-Network" refers to all ATMs outside the MoneyPass ATM Network. This is our fee assessed each time you withdraw cash from an ATM within the United States 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 for no fee by using an ATM displaying the MoneyPass logo. You may also request cash back at point-of-sale using your PIN. Fee as it appears on statement: <i>ATM Withdrawal Fee</i>	\$2.00
ATM Withdrawal Fee International ²	This is our fee each time you withdraw cash from an ATM outside of the United States. You may also be charged a fee by the ATM operator or network used to complete the transaction. Transactions made outside the 50 United States are also subject to the Currency Conversion Fee even if they are completed in U.S. currency. Fee as it appears on statement: <i>ATM Withdrawal Fee (Int'l)</i>	\$2.00
ATM Decline Fee	You will not be charged a fee by us if an ATM cash withdrawal request is declined for insufficient funds or exceeding the Account's limits.	\$0.00
ATM Balance Inquiry Fee (In-Network)	You will not be charged a fee by us each time you request your balance at a Money Pass ATM.	\$0.00
ATM Balance Inquiry Fee (Out-of-Network and International ²)	There is no fee charged each time you request your Account balance using an Out-of-Network ATM or at an ATM outside of the United States regardless of whether you also conduct a cash withdrawal. You may be charged a fee/surcharge by the ATM operator or network used to complete the transaction. Track your Account balance at no charge on the Mobile App ¹ , at the Website, or by calling Customer Service.	\$0.00
Service Fees		
Card Replacement Fee Standard Delivery 7-10 Business Days	There is no fee charged if you request a replacement Card prior to the Card expiration date and it is mailed to you via standard USPS shipping.	\$0.00
Check Issuance Upon Closure Fee	Each time a check is issued to refund the balance of the Account after Account closure. Fee will not be assessed if no check is issued. Fee as it appears on statement: <i>Check Issuance Upon Closure</i>	\$10.00
Paper Statement Fee	This is our fee each time you request that we send you a paper statement that is not related to an unauthorized transaction within the last 120 days. A periodic statement is provided to you electronically each month at no cost. You may also view and print your statement history at no charge on the Mobile App ¹ or at the Website. Fee as it appears on statement: <i>Paper Statement (Mail)</i>	\$2.00
Potential Third Party Fees		
Cash Transfer Service Fee at Retail Location	Mastercard rePower® may assess a fee for each cash transfer service at the time of the cash transfer. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$5.95 may apply when transferring cash through rePower locations. Go to mastercard.us/en-us/personal/get-support/reload-a-prepaid-card.html . This information was accurate as of 01/01/2024. Avoid this fee by setting up direct deposit or sending funds via ACH to your Account.	May Vary – Up to \$5.95
ATM Surcharge Fee	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 .	May Vary
Card Network International Currency Conversion Fee	Mastercard® may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction.	May Vary
Ingo Transfer Fee	A fee of up to 5% (minimum of \$5.00) of check value may apply when cashing a check to expedite the crediting of funds from a check, via remote deposit capture, to your Deposit Account. There is no fee for 10-day delayed funding. Fee is deducted from check value. This is not our fee and is subject to change. This service allows you to transfer the proceeds of a check to your Deposit Account and is provided via the Ingo Money App by Ingo Money, Inc. and First Century Bank, N.A. and is subject to the Ingo Money and First Century Bank Terms and Conditions and Privacy Policy available at ingomoneyapp.com . Fees and data rates may apply. Ingo Money, Inc. and First Century Bank, N.A., are not affiliated with Central Bank of Kansas City. This information was accurate as of 01/01/2024.	Up to 5% per check
¹ Standard message and data rates from your wireless service provider may apply.		
² Transactions made outside of the 50 United States and the District of Columbia are also subject to Currency Conversion Fee even if they are completed in U.S. currency.		

NOTE: Additional terms about your Account can be found in the Deposit Account Agreement provided to you at the time of application. Additional copies are available on the Website, the Mobile App¹, or by calling the number on the back of the card.

The Paychex Pay Deposit Account is established by Central Bank of Kansas City, Member FDIC. The Paychex Pay Debit Mastercard® is issued by Central Bank of Kansas City pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design are a trademark of Mastercard International Incorporated. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Deposit Account and Card. If you have any questions regarding your Deposit Account and Card, you should consult your [Deposit Account Agreement and Fee Schedule](#) or contact us toll-free 247/365 at 1-866-468-0579.