

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. To find a MoneyPass ATM, go to moneypass.com .
Information		
ATM Balance Inquiry Fee	\$0.50	This fee is charged each time you request your Card Account balance using an ATM within the United States and U.S. Territories, regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network. Track your Account balance via the mobile app and online at no charge or call customer service.
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. Transactions made outside of the United States and the and U.S. Territories are also subject to the Currency Conversion Fee even if they are completed in USD.
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. You may track your Card balance at no charge via the mobile app, online, or call customer service.
Replacing Your Card		
Card Replacement Fee	\$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		
Card Account Closure Check Fee	\$5.00	Each time a check is issued to refund the balance of the Card Account after Card Account closure. Fee will not be assessed if no check is issued.
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 Card Account Closure Check 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.
Retail Cash Load	May Vary – Up to \$5.95	Mastercard rePower® may assess a fee for each load that is collected at the time of the cash load. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the load. For example, a fee of up to \$5.95 may apply when loading cash through rePower. Go to mastercard.us/en-us/personal/get-support/reload-a-prepaid-card.html . This information was accurate as of 02/01/2025. Avoid this fee by setting up direct deposit or sending funds via ACH to your Card.
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.
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 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.

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.

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