

**List of all fees for uLink Prepaid Mastercard® – Fee Schedule**

<b>All Fees</b>	<b>Amount</b>	<b>Details</b>
<b>Get Started</b>		
Card Purchase Fee	\$4.99	This fee is paid upon purchase and is not assessed to the Card.
<b>Monthly Usage</b>		
Monthly Fee	\$4.99	Monthly fee assessed on the first day of month for the previous month.
<b>Get Cash</b>		
ATM Withdrawal Fee	\$2.00	This is our fee assessed each time you withdraw cash from an ATM within the United States and U.S. Territories. You may also be charged an additional fee by the ATM operator or network, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S.</b>		
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	\$2.00	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 network used to complete the transaction. ATM withdrawals made outside of the U.S. and U.S. Territories are also subject to the International Currency Conversion Fee even if they are completed in U.S. currency.
<b>Additional Card Services</b>		
Balance Refund Fee	\$10.00	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 transferring your Balance to an external account or by using your card for purchases and ATM withdrawals before closing the Card.
<b>Potential Third-Party Fees</b>		
Retail Cash Load	May Vary – Up to \$5.95	GreenDot® 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. Go to <a href="https://greendotnetwork.com">greendotnetwork.com</a> . This information was accurate as of 07/01/2025. Avoid this fee by setting up direct deposit or sending funds via ACH to your Card Account.
ATM Surcharge	May Vary	Third party ATM operators may charge a fee each time you withdraw funds or check your balance at an ATM.
Card Network International Currency Conversion Fee	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.
Ingo Load	Up to 5% per check	The fee of up to 5% (minimum of \$5.00) of check value may apply when cashing a check to load your card is paid to Ingo Money, Inc. to expedite the crediting of funds from a check, via remote deposit capture, to your Card. Fee is deducted from check value. This is not our fee and is subject to change. This service allows you to load the proceeds of a check to your Card and is provided via mobile app by Sunrise Banks, N.A. and Ingo Money, Inc., subject to the Sunrise Banks and Ingo Money service <a href="#">Terms &amp; Conditions</a> and <a href="#">Privacy Policies</a> . Fees and data rates may apply. Ingo Money service is not available within the state of New York. Ingo Money, Inc. and Sunrise Banks, N.A. are not affiliated with Central Bank of Kansas City. This information was accurate as of 07/01/2025.

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](https://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact uLink Card by calling 1-866-314-5339, by mail at PO Box 1124, Sioux Falls, SD 57101, or visit [ulinkcard.com](https://ulinkcard.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 on the Mobile App.

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

The uLink Prepaid Mastercard is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from 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 at [ulinkcard.com](https://ulinkcard.com). If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-866-314-5339, we are available 24/7/365.

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