

List of all fees for Bankers Trust MyPayCard



All fees	Amount	Details
Monthly usage		
Monthly Fee	\$3.50	Monthly fee assessed by Bankers Trust may be waived or reduced dependent upon terms with your Employer.
Spend money		
Bill Pay Transaction Fee	\$1.00	Per item fee for submitting an online request to pay a bill to a Biller located in the United States. Regular bill pay transactions 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.
Bill pay stop payment	\$30.00	Per item fee to cancel previously requested transaction.
Bill pay proof of payment	\$5.00	Per item fee to provide confirmation of transaction completion.
Get cash		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the Bankers Trust ATM Network. Locations can be found at https://www.bankerstrust.com/find-an-atm/
ATM withdrawal (out-of-network)	\$1.00	A transaction fee of \$1.00 will be charged to the <i>MyPayCard</i> for each ATM Withdrawal over one per card load at any out-of-network (non Bankers Trust) ATM.
Information		
ATM balance inquiry (in-network)	\$0.00	"In-network" refers to the Bankers Trust ATM Network. Locations can be found at https://www.bankerstrust.com/find-an-atm/
ATM balance inquiry (out-of-network)	\$0.00	"Out-of-network" refers to all the ATMs outside of the Bankers Trust ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction — Conversion Fee	1%	Conversion fee charged in addition to the transaction based on the U.S. dollar amount.
International service assessment	0.8%	Fee charged for all international transactions, regardless of currency conversion.
Other		
Monthly paper statement	\$3.00	Fee charged if you request a written history more than once per month or elect the option online.
Cash advance	\$3.00	The service allows cardholder to withdraw cash over the counter at a bank, up to a certain limit.
Email and Mobile Alert Fee	\$0.25	You will be charged \$0.25 for every alert after 5 free per month.
Mobile Balance Inquiry Fee	\$0.25	You will be charged \$0.25 for every inquiry made after 5 free per month.
Replacement Fee	\$10.00	Request to replace card, fee charged per card for standard delivery. Replacement can be expedited for an additional fee.
Expedited Request Fee	\$50.00	
Overdraft Fee	\$0.00	There is no overdraft feature; a fee will not be charged for occurrences in which the balance on a payroll account becomes negative.
Garnishment/Levy Fees	\$75.00	Fee to fulfill court ordered garnishment or levy in addition to amount ordered.
Inactivity Fee	\$0.00	You will not be charged a fee for inactivity.

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

No overdraft/credit feature.

Contact Bankers Trust by calling 1-800-362-1688, by mail PO BOX 897 Des Moines, IA 50304-0897, or visit <https://www.bankerstrust.com/mypaycard-important-documents/>.

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