

## Summary of fees for Commerce Bank Velocity Pay®

USE OF THIS VELOCITY PAY PREPAID CARD FOR GOVERNMENT BENEFITS IS OPTIONAL. ASK YOUR BENEFITS ADMINISTRATOR ABOUT ALL OPTIONS TO RECEIVE YOUR PAYMENT.			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$5.00</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2.50</b> out-of-network	<b>\$0</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$2.50
Customer service (automated or live agent)			\$0 per call
Inactivity (after 12 months with no transactions)			\$0
<b>We charge 10 other types of fees.</b> Here are some of them:			
International transaction			3% of each transaction
In-person cash withdrawal (U.S. out-of-network or non-U.S. institution)			\$5.00

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

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

Find details and conditions for all fees and services inside the package, or call **1-855-822-1239** or visit [velocitypayprepaid.com](https://velocitypayprepaid.com)

## Detailed list of all fees for Commerce Bank Velocity Pay<sup>®</sup>

All fees	Amount	Details
<b>Get started</b>		
Additional Card	\$2.00	Fee for additional Card on same Account (Up to two)
<b>Monthly usage</b>		
Monthly fee	\$5.00	Fee for monthly maintenance of the Account
Minimum Transactions to Avoid Monthly Fee	15	Make 15 PIN Point of Sale or signature-based transactions using your associated card within a calendar month to waive the monthly fee.
<b>Add money</b>		
Direct deposit	\$0	
Cash reload	\$0	
Debit card reload	\$0	Fee associated with debit card load through velocitypayprepaid.com at time of load
Value Reload Fee via ReadyLink Retail Location	\$0	There is not a fee assessed by us. An additional fee from the retailer may apply and may vary by retailer
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Commerce Bank and Allpoint ATM Networks. Locations can be found at velocitypayprepaid.com
ATM withdrawal (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank and Allpoint ATM Networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
In-Person cash withdrawal (in-network)	\$0	"In-network" refers to the Commerce Bank branch network. Locations can be found at commercebank.com.
In-Person cash withdrawal (out-of-network)	\$5.00	This is our fee for a teller-assisted cash withdrawal at "out-of-network" and non-U.S. financial institutions. Other financial institution may also charge you a fee for in-person cash withdrawals made at their locations. Finally, you may be charged a fee by other third parties for cash withdrawals made at the point of sale (cash back).
<b>Information</b>		
ATM balance inquiry (in-network)	\$0	"In-network" refers to Commerce Bank and Allpoint ATM Networks. Locations can be found at velocitypayprepaid.com
ATM balance inquiry (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank and Allpoint ATM Networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Text alert	\$0	You may elect to receive mobile text alert messages, including your Card balance, signing into your online account at velocitypayprepaid.com and designating your preferences. Standard text rates and/or web access charges may apply. See your wireless phone carrier for details.
<b>Using your Card outside the U.S.</b>		
International transaction	3%	Of the U.S. dollar amount of each transaction.
Service Assessment Fee	3%	Fee for single currency international transaction done in U.S. Dollars
International ATM withdrawal	\$5.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.
International teller cash withdrawal	\$5.00	Fee for teller cash transaction from a non-U.S. financial institution.
<b>Other</b>		
Inactivity	\$0	Fee charged each month after you have not completed a purchase or withdrawal with your card for 12 months.
Money Orders	\$5.00	Per Money Order. The first four money orders monthly requested at a Commerce Bank branch location are at no cost. You will be charged \$5.00 per Money Order for subsequent requests within a calendar month.
Card replacement	\$5.00	Per Card. In the event your Card is lost, stolen or damaged, you may request a replacement Card twice per year per Account at no cost. You will be charged \$5.00 per Card for subsequent replacement Cards within a calendar year.
Express delivery	\$25.00	You will be charged \$25.00 in the event that you request express delivery of a Card.
Paper Check Fee	\$0	In the event that you request funds be unloaded and your Card closed, we will provide you with a check in the amount of the remaining balance, less any fees owed.

Your funds are eligible for FDIC insurance. Commerce Bank is an FDIC-insured institution and as such your funds are insured up to \$250,000 by the FDIC in the event Commerce Bank 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 Commerce Bank by calling 1-855-822-1239, by writing to Commerce Bank, P.O. Box 411036, Kansas City, MO 64141-1036 or by visiting [velocitypayprepaid.com](https://velocitypayprepaid.com).

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).