



## Information About Georgia UI Prepaid Debit Card

Dear Claimant:

You have elected to file your claim for Unemployment Insurance (UI) benefits by paper application. During the application process you will be asked to choose your method of payment. The Georgia Department of Labor offers two (2) methods for payment of UI Benefits: Direct Deposit and the UI Prepaid Debit Card. The information in this document is presented to allow you to make an informed decision about your method of payment.

If at a later date, you choose to change your payment method, please go to the following website: <https://www.dol.state.ga.us/paymentmethod> to update your payment method.

Georgia Unemployment Prepaid Card issued by Comerica

You have several options to receive your payments: direct deposit to your bank account; direct deposit to your own prepaid account; or this prepaid card. You do not have to accept this prepaid card.			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> <small>in-network</small> <b>\$0.95*</b> <small>out-of-network</small>	<b>N/A</b>
ATM balance inquiry			\$0
Customer service			\$0
Inactivity <small>(after 12 months with no transactions)</small>			\$1.75 per month
<b>We charge 4 other types of fees.</b> Here are some of them.			
Card replacement <small>(regular or expedited delivery)</small>			\$4.50* or \$20.00*
Funds Transfer			\$1.50
<p>* This fee can be lower depending on how and where this card is used. See separate disclosure for ways to access your funds and balance information for no fee</p> <p><b>No overdraft/credit feature.</b></p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>.</p> <p>Find details and conditions for all fees and services in the cardholder agreement.</p> <p><b>(See additional information on the back side of this document)</b></p>			

## List of all fees for Georgia UI Prepaid Card

All Fees	Amount	Details
<b>Get Started</b>		
Card purchase	\$0.00	There is no fee to obtain a Card account.
<b>Spend money</b>		
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or PIN number.
<b>Get Cash</b>		
ATM withdrawal (in-network)	\$0.00	There is no fee for ATM withdrawals conducted at MoneyPass ATM locations. Locations can be found at <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> . When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
ATM withdrawal (out-of-network)	\$0.95	This our fee. "Out-of-network" refers to all ATMs outside of the MoneyPass ATM Network. You will be assessed a fee for each ATM withdrawal conducted at an out-of-network ATM. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
<b>Information</b>		
ATM balance inquiry (in-network)	\$0.00	You are allowed unlimited ATM balance inquiries at in-network MoneyPass ATMs.
ATM balance inquiry (out-of-network)	\$0.00	There is no fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.
ATM or POS denials	\$0.00	You are allowed unlimited ATM or POS denials. A denial occurs when there are not sufficient funds available to cover your cash withdrawal request or purchase.
Customer service (automated or live agent)	\$0.00	No fee for calling our automated customer service or speaking to a live agent.
<b>Using your card outside the U.S.</b>		
International fixed fee	\$0.95	This is our fee. For each transaction (ATM, Point of sale transactions, teller-assisted cash withdrawal etc.) conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. International transaction fee also applies.
International transaction fee	3%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
<b>Other</b>		
Bill Pay	\$0.50	This is our fee. You may use the Bill Pay Service at our website, <a href="http://www.GoProgram.com">www.GoProgram.com</a> . You will be assessed a fee for each bill pay transaction.
Card replacement	\$4.50	This is our fee. After receipt of your initial Card, you may receive one (1) card replacement for no fee each 12-month period. A fee will be assessed for each additional Card replacement request. Standard delivery (7 to 10 calendar days).
Expedited card delivery	\$14.50	If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee, in addition to any applicable card replacement fee. Expedited card delivery can be expected within 3 to 5 calendar days.
Funds Transfer	\$1.50	This is our fee. You may transfer funds from your Card account to a U.S. bank account owned by you. A fee will be assessed for each funds transfer request. You must initiate the funds transfer by calling the automated customer service at 1-888-929-2460.
Inactivity fee	\$1.75	This is our fee. After 12 consecutive months of inactivity, following the activation of your Card, we will assess the fee in the month following the 13 month period of inactivity, and each consecutive month of inactivity, thereafter. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, ATM balance inquiries, or fund transfers for 12 consecutive months. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-888-929-2460, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit [www.GoProgram.com](http://www.GoProgram.com).

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