


**THE AL VANTAGE DEBIT CARD**  
**PRODUCT INFORMATION**  
**FREQUENTLY ASKED QUESTIONS (FAQ's)**



**What is an AL Vantage Debit Card?**

The AL Vantage Debit Card is a prepaid MasterCard  to which your eligible benefits may be loaded. When you file your claim, you will have the option to choose either the AL Vantage Debit Card or direct deposit as the method for receiving eligible benefit payments.

**If I choose the AL Vantage Debit Card, when can I expect to receive it?**

It normally takes 2-3 weeks to process your unemployment claim. If your claim is approved, you can expect to receive the card within 5-7 business days from the date your first payment is issued. For example, if the date of your first payment issued is May 8, 2017, you should receive the card in the mail no later than May 17, 2017.

### How will I know I have received my new card in the mail?

Your new card packet will arrive via U.S. Postal Mail in a standard white envelope reflecting the following return address: **Please notice the out of state address and do not discard.**


**ALABAMA DEPARTMENT OF LABOR  
UNEMPLOYMENT COMPENSATION  
PO BOX 7239  
SIOUX FALLS SD 57117-7329**

*(Cards are produced and mailed from this out of state service provider location)*

### What is the name of the service provider of the AL Vantage Debit Card?


KeyBank, headquartered in Cleveland Ohio, is the card services provider and one of the nation's largest bank-based financial services companies with roots dating back to 1825.

### How does the AL Vantage Card work?

The AL Vantage Card works like most any other MasterCard . You can withdraw cash, make purchases, pay bills direct or online with convenience. The following are some of the features available without incurring a fee.

- **No Charge for** ATM withdrawals at KeyBank and Allpoint ATM's. See detailed information below on Allpoint ATM's.
- **Free** Point of Sale purchases, with the cashback option (at participating retailers) for PIN based transactions.
- **Unlimited** teller withdrawals at any MasterCard member bank (including all KeyBank locations)
- **No Charge to** transfer funds to a personal checking or savings account.
- There is **no** charge to contact Key2Benefits Customer Support.
- **Free** account alerts via text or email.
- **Free** automated and live agent customer service balance inquiry.

## What ATM's can I use at no charge?

You may use your new card at any Allpoint ATM Network  with 55,000 surcharge-free ATM's worldwide. Please visit the AllPoint ATM Network website [here](#) to find an ATM location near you where you can access your funds at no charge. And for added convenience, a Voice Assistance ATM locator is available by calling 1-800-809-0308, Option 2.

**Please see the following fee schedule summary:**

## Key2Benefits Schedule of Card Fees

You agree to pay the fees disclosed in this Schedule of Card Fees ("Schedule of Fees"). You also agree that we may deduct these fees and any other charges from the funds on your Card. Any applicable fees for your Card transactions will be charged daily. All monthly fees will be assessed on a monthly basis.

Fee Description	Amount
U.S. card purchases (PIN or signature-based purchase)	No charge
Card purchase decline (PIN or signature-based purchase; domestic or international)	No charge
ATM withdrawal transaction at KeyBank and Allpoint <sup>2</sup>	No charge
ATM withdrawal at all other locations in the U.S. <sup>1</sup>	\$1.40 per transaction
ATM withdrawal – International <sup>1</sup>	\$1.40 per transaction
ATM surcharge at KeyBank and Allpoint ATMs <sup>2</sup>	No charge
ATM balance inquiry at KeyBank and Allpoint ATMs <sup>2</sup>	No charge
ATM balance inquiry at all other locations	\$0.35 per transaction
Over-the-counter withdrawals at participating MasterCard member bank branches <sup>3</sup>	No charge
Currency conversion on all international transactions	2% of the U.S. dollar amount of the transaction
Online Bill Payment	No charge
Text message and email alerts <sup>4</sup>	No charge
Automated and live agent customer service balance inquiry	No charge
Online transaction history	No charge
Paper (mailed) transaction history available upon request	No charge
Replacement card	1 Free per year, \$4.00 per card thereafter
Overnight delivery of replacement card	\$15.00
Inactivity Fee (After 1 year of inactivity)	\$1.00 per month

Limit Description	Amount
Get cash (ATM withdrawal)	\$1,500 per day <sup>5</sup>
Get cash (PIN point-of-sale cash back)	\$2,500 per day <sup>5</sup>
Get cash (from a bank teller)	\$7,000 per day
Purchase	\$7,500 per day

<sup>1</sup> When you use an ATM not operated by KeyBank or Allpoint (including terminals located internationally), you may be charged a fee by the ATM operator or any network used (And you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

<sup>2</sup> Please visit [key.com/locator](http://key.com/locator) for a current list of KeyBank ATMs and branches and [locator.allpointnetwork.com](http://locator.allpointnetwork.com) for a current list of Allpoint ATMs.

<sup>3</sup> MasterCard member bank branch locations require a withdrawal from the branch teller

<sup>4</sup> You may opt in to this feature at [Key2Benefits.com](http://Key2Benefits.com). Your telecommunications carrier's standard text messaging rates may apply.

<sup>5</sup> ATM operators and merchants may impose lower limits.



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## **How do I contact the card service provider?**

Once eligible payments have been issued to the card, you will be able to contact KeyBank Toll Free: 1-866-295-2955 or [Key2Benefits.com](https://www.Key2Benefits.com) and establish a user ID and login credentials to take advantage of any free online services available.