THE AL VANTAGE DEBIT CARD HAS CHANGED...



The Alabama Department of Labor has changed service providers for the AL Vantage Prepaid Benefits Card effective May 9, 2019.

When did this change occur?

Funding to the new tan-colored card began effective with payments issued May 9, 2019. If you had a green card, you should continue to use the green card until the balance reaches zero.

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:

ALABAMA DEPARTMENT OF LABOR PO BOX 806514 CHICAGO, IL. 60680-4126

Cards are produced and mailed from this out of state service provider location. **Please notice the out of state address and do not discard.**

I have received a new tan card, but I am not currently filing for unemployment. What should I do?

We made every effort to send new cards to only those who are currently receiving benefits on a debit card. If you are not currently filing for benefits but still received a new card, we recommend keeping the new card for the time being in case you need to file for unemployment again and want to receive benefits on the card. Having the card already will prevent a delay in having to request a replacement card at a later date as new cards are not issued until the original card expires.

Should I stop using my Green AL Vantage card?

NO. <u>Continue to use your existing green card to access your funds until the balance is zero.</u>

You will continue to receive benefit deposits to your green card until the end of March. Once deposits are made to your new tan card, your old green card will remain active, even though no further deposits will be made to that card. You should continue to draw down the remaining funds on your old green card until the balance reaches zero. Failure to use the full balance on your green card may result in a loss of those funds.

With the new service provider, what ATM's can I use at no charge?

You may use your new card at any MoneyPass ATM Network ^(C) location. Please visit the MoneyPass ATM Network website at <u>https://www.moneypass.com/atm-locator.html</u> to find an ATM location near you where you can access your funds at no charge. You may also download the MoneyPass ATM Locator mobile app to search for in-network ATMs on the go.

Will this change affect fees associated with my AL Vantage Card?

Certain fees will change. Please see the below schedule of fees from Comerica Bank:

AL Vantage Prepaid Benefits 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. Ask the state agency about other options.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$1.30 out-of-networ	k
ATM balance inquiry			\$0
Customer service	\$0 or \$0.35*		
Inactivity (after 12 mo	\$1.00		
We charge 2 oth	er types of fees. Here	e they are:	
Card replacement fee (regular or expedited delivery)			\$4.00* or \$19.00*
Int'l transaction (excl. ATM withdrawal & balance inquiry fees)			2% of the transaction amount

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement.

List of all fees for AL Vantage Prepaid Benefit Card issued by Comerica	
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All Fees	Amount	Details	
Get started			
Card purchase	\$0.00	There is no fee to obtain a Card account.	
Spend money			
Point-of-Sale (POS) locations	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or PIN number.	
Get Cash			
ATM withdrawal (in-network)	\$0.00	There is no fee for ATM withdrawals conducted at MoneyPass ATM locations. In-network refers to MoneyPass ATM locations. Locations can be found at moneypass.com/atm-locator.html. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account pe calendar day is \$500.00.	
ATM withdrawal (out-of-network)	\$1.30	This is 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.	
Teller-assisted cash withdrawals	\$0.00	You are allowed unlimited teller-assisted cash withdrawals for no fee at Mastercard Member Bank or Credit Union teller windows.	
Information			
ATM balance inquiry	\$0.00	You are allowed unlimited ATM balance inquiries at all ATMs.	
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 (live agent)	\$0.00	You are allowed unlimited calls to Customer Service Live Agent for no fee each month to check your balance or hear your transaction history.	
Customer service (automated)	\$0.35	This is our fee. You are allowed to make eight (8) calls for no fee each month to Interactive Voice Response. A fee is charged for each additional call.	
Using your card outside the U.S.			
International transaction fee	2%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.	
Other			
Card replacement	\$4.00	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 delivery fee would also apply.	
Expedited card delivery	\$15.00	This is our fee. You will be assessed a fee if you request that the Card replacement be sent expedited delivery rather than by regular mail. Expedited card delivery (3 to 5 calendar days).	
Inactivity fee	\$1.00	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 12 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 for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-833-888-2778, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.GoProgram.com. For general information about prepaid accounts, visit 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.

How do I contact the new card service provider?

When you receive your new tan AL Vantage debit card and welcome packet, the kit will include the card service provider's contact information, details about customer service and online banking options, cardholder terms and conditions, and a schedule of card fees as listed above.