

Government Prepaid Card Program

Fee Disclosure and other Important Disclosures*

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$2.00** out-of-network	N/A
ATM balance inquiry			\$0
Customer service			\$0 per call
Inactivity			\$0
We charge 11 other types of fees. Here are some of them:			
Replacement card, domestic			\$5.00
Replacement card, express delivery			\$15.00
<p>*This document entitled 'Fee Disclosure and Other Important Disclosures' is included with, and incorporated in, the Government Prepaid Card Account Agreement.</p> <p>** Fees can be lower depending on how and where this card is used.</p> <p>See the materials you received with your card for free ways to access your funds and balance information.</p> <p>No overdraft/credit features.</p> <p>Your funds are eligible for FDIC insurance.</p> <p>For more information about prepaid cards, visit cfpb.gov/prepaid.</p> <p>Find details and conditions for all fees and services in the cardholder agreement.</p>			

List of all fees for Government Prepaid Debit Card Account

All fees	Amount	Details
Spend money		
Per purchase with PIN	\$0	
Per purchase with signature	\$0	
Get cash in the U.S.		
ATM withdrawal, in-network	\$0	"In Network" refers to Bank of America or Allpoint ATMs. Locations can be found at www.bankofamerica.com/governmentcard . You will not be charged a fee by Bank of America.
ATM withdrawal, out-of-network	\$2.00	"Out of Network" refers to all the ATMs outside of Bank of America or Allpoint ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction.*
Bank teller cash withdrawal	\$5.00	You will be charged this fee after 1 free withdrawal. Available at financial institutions that accept Visa cards. Limited to available balance only.
Emergency cash transfer, domestic	\$15.00	All emergency cash transfers must be initiated through the Prepaid Debit Card Customer Service Center.
ATM transaction decline**	\$0.50	
Information		
Customer service	\$0	
Online account information	\$0	
ATM balance inquiry	\$0	
Using your card outside the U.S.		
Each international transaction	3%	Of total U.S. Dollar amount of transaction
International ATM withdrawal	\$3.00	This is our fee. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Bank teller cash withdrawal	\$5.00	You will be charged this fee after 1 free withdrawal. Available at financial institutions that accept Visa cards. Limited to available balance only
ATM transaction decline**	\$0.50	You will be charged this fee after 1 free each week
Other		
Online funds transfer	\$0	
Replacement card, domestic	\$5.00	You will be charged this fee after 1 free each year.
Replacement card, express delivery	\$15.00	Additional charge per request
PIN selection/change	\$0	
Paper statement	\$1.00	For each statement mailed
Paper check fee for account closure	\$5.00	For each request

* ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however you will not be charged any additional convenience fee or surcharge fee at a Bank of America or Allpoint ATM. A Bank of America or Allpoint ATM means an ATM that prominently displays the Bank of America or Allpoint name and logo.

** An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times. Balance inquiries may not be available at all ATMs outside the U.S.

Your funds are eligible for FDIC insurance. Your funds are insured up to \$250,000 by the FDIC in the event Bank of America, N.A. fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details. Balance inquiries may not be available at all ATMs outside the U.S.

No overdraft/credit feature.

Contact Bank of America by calling 1.866.213.4074, 1.866.656.5913 (TTY), or 1.423.262.1650 (Collect, when calling outside the U.S.), by mail at Bank of America, P.O. Box 8488, Gray, TN 37615-8488, or visit www.bankofamerica.com/governmentcard.

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.