

# State of New Jersey Department of Labor and Workforce Development Prepaid Debit Card Fee Disclosure and Other Important Disclosures\*

You do not have to receive your payments on this benefits card.  
Ask the benefits office about other ways to receive your benefits.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$0.90**</b> out-of-network	<b>N/A</b>
ATM balance inquiry (in-network or out-of-network)			\$0
Customer service (automated or live agent)			\$0 per call
Inactivity			\$0
<b>We charge 6 other types of fees.</b> Here are some of them:			
Replacement card, express delivery			\$10.00
Emergency cash transfer			\$15.00
*This document entitled 'Fee Disclosure and Other Important Disclosures' is included with, and incorporated in, the State of New Jersey Department of Labor and Workforce Development Prepaid Debit Card Account Agreement.			
**Fees can be lower depending on how and where this card is used.			
See the materials you received with your card for free ways to access your funds and balance information.			
<b>No overdraft/credit feature.</b>			
Your funds are eligible for FDIC insurance.			
For more information about prepaid cards, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .			
Find details and conditions for all fees and services in the cardholder agreement.			
The State of New Jersey Department of Labor and Workforce Development Prepaid Debit Card is issued by Bank of America. There is no fee to purchase or activate this card.			

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List of all fees for State of New Jersey Department of Labor and Workforce Development Prepaid Debit Card

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 ATMs. Locations can be found at <a href="http://www.bankofamerica.com/cashpay">www.bankofamerica.com/cashpay</a> . You will not be charged an additional fee by Bank of America.
ATM withdrawal, out-of-network	\$0.90	You will be charged this fee after 4 free each month. “Out of Network” refers to all the ATMs outside of Bank of America ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction.*
Bank teller cash withdrawal	\$0	Available at financial institutions that accept Visa cards. Limited to available balance only.
Emergency cash transfer, domestic	\$15.00	You will be charged this fee after 1 free each year for remaining balance under \$20. All emergency cash transfers must be initiated through the Bank of America Service Center.
Information		
Customer service	\$0	
Online account information	\$0	
ATM balance inquiry	\$0	
Using your card outside the U.S.		
Each international transaction	2%	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.
Other		
Online funds transfer	\$0	
Replacement card, domestic	\$3.00	You will be charged this fee after 1 free each year.
Replacement card, express delivery	\$10.00	Additional charge per request
Replacement card, international	\$10.00	Additional charge per request
Inactive account	\$0	
Legal process fee	\$0	

\*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 ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.

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](http://fdic.gov/deposit/deposits/prepaid.html) for details.

**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/cashpay](http://www.bankofamerica.com/cashpay).

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).