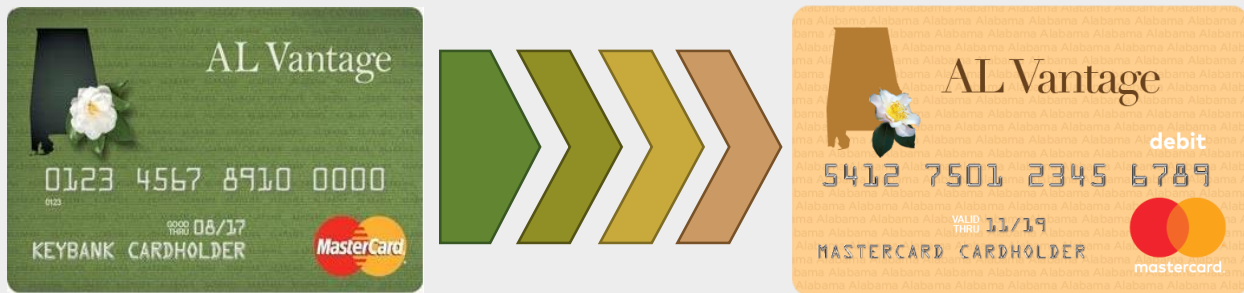


## THE AL VANTAGE DEBIT CARD IS CHANGING...



The Alabama Department of Labor is changing service providers for the AL Vantage Prepaid Benefits Card beginning April, 2019.

### When will this change occur?

Payments issued prior to March 26, 2019 will be issued to the **OLD GREEN** card. Any payments issued on March 26, 2019 through April 2, 2019 will be issued via a paper check, mailed to the address on record with the Alabama Department of Labor. Payments issued on or after April 3, 2019 will be issued to the **NEW TAN** card.

### What should I do to prepare for this change?

If you are receiving benefit payments via the existing AL Vantage prepaid benefits card during the time of this conversion, you will automatically be issued a new card. If you are receiving benefits via direct deposit, this change will not affect you.

If your address has changed since you filed your unemployment claim, and you have not already updated your address with the Alabama Department of Labor, please do so as soon as possible. You may update it online at [www.labor.alabama.gov](http://www.labor.alabama.gov) or call 1-800-361-4524. Your current mailing address is needed to ensure your new AL Vantage Card is mailed to the correct location. Debit cards will not be forwarded. If there is a forward order on your address, the card will be returned as undeliverable, and will delay access to your funds.

## 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.

## When will I receive my first deposit on my new AL Vantage Card?


Eligible benefit payments will be deposited to your new card beginning the first week of April, 2019, depending on when you last completed a satisfactory weekly certification or weekly claim.

## Should I stop using my Green AL Vantage card?

**NO. Continue to use your existing green card to access your funds until the balance is zero.**

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  location. Please visit the MoneyPass ATM Network website at <https://www.moneypass.com/atm-locator.html> 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
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$1.30</b> out-of-network	<b>N/A</b>
ATM balance inquiry			\$0
Customer service (live agent or automated)			\$0 or \$0.35*
Inactivity (after 12 months with no activity)			\$1.00
<b>We charge 2 other types of fees. Here they are:</b>			
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

\* 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.

#### **No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

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

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 <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)	\$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](http://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](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).

## 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.