

Virginia

Way2Go Card[®] Prepaid Debit Mastercard[®]

Enroll Today!



The Virginia Way2Go Card[®] Prepaid Debit Mastercard[®] Card is issued by Comerica Bank pursuant to a license by Mastercard International Incorporated.

List of all fees for Virginia Way2Go Card Prepaid Card

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)	\$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 in-network ATM withdrawals conducted at MoneyPass ATM locations. In-network 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 When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
ATM withdrawal (out-of-network)*	\$1.00	This is our fee. You are allowed two (2) ATM cash withdrawals for no fee each month at out-of-network ATMs. Out-of-network refers to any ATMs not in the MoneyPass ATM Network. 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 When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.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 withdrawal (OTC)	\$0.00	There is no fee for teller-assisted cash withdrawals conducted at Mastercard Member Bank or Credit Union teller windows.
Information		
ATM balance inquiry	\$0.00	There is no fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.
Customer service (automated or live agent)	\$0.00	You are allowed unlimited calls to Customer Service Interactive Voice Response (IVR) for no fee each month to check your balance or hear your transaction history.
Using your card outside the U.S.		
International ATM withdrawal fee	\$1.35	This is our fee. You will be assessed a fee for each ATM withdrawal conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. International transaction fee also applies.
International transaction fee	3%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
Other		
Bill pay	\$0.50	This is our fee. Bill payment services are available via GoProgram.com website. A fee is assessed for each payment made.
Card replacement	\$5.00	This is our fee. You are allowed one (1) card replacement for no fee, every 5 year period, after receipt of your initial card. The card replacement fee will be assessed for each additional request. Standard delivery (7 to 10 calendar days).
Expedited card delivery	\$20.00	If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee, in addition to any applicable card replacement fee. Expedited card delivery can be expected within 3 to 5 calendar days.
Funds transfer via Interactive Voice Response (IVR-phone) or web portal	\$0.00	There is no fee for you to transfer funds from your card account to a U.S. bank account owned by you.
Inactivity Fee	\$1.25	This is our fee. After 14 consecutive months of inactivity, following the activation of your Card, we will assess the fee in the month following the 14 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 14 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.

* "No Fee" transactions expire at the end of each calendar month if not used.

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 1-800-961-8423, 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.

Virginia Way2Go Card Prepaid 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 \$1.00* out-of-network	N/A
ATM balance inquiry			\$0
Customer service			\$0
Inactivity (after 14 months with no transactions)			\$1.25 per month

We charge 4 other types of fees. Here are some of them:

Card replacement fee (regular or expedited delivery)	\$5.00* or \$25.00*
Int'l transaction (excl. ATM withdrawal & balance inquiry fees)	3% 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.

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

Virginia Way2Go Card® Prepaid Debit Mastercard® Authorization Form

To get your paycheck via your personal Prepaid Debit Mastercard®, simply complete all of the information on the form below and return it to your agency payroll department.

PLEASE PRINT CLEARLY

NAME (First, Middle, Last)

Suffix

DATE OF BIRTH (Month/Day/Year)

Male

Female

ADDRESS 1 - Street Address

ADDRESS 2 - Apartment/Suite Number, P.O. Box, etc.

CITY

STATE

ZIP

SOCIAL SECURITY NUMBER

PHONE NUMBER (Please include area code)

EMPLOYEE NUMBER

Deposit my net pay

Deposit fixed amount \$ _____
(your net pay must be direct deposit)

AGENCY NAME AND NUMBER

I authorize my employer to deposit my pay directly into my Prepaid Debit Mastercard® account. I understand that in the event my employer notifies Mastercard® that i am not entitled to the funds deposited to my account. Mastercard® is authorized to debit my account for the amount of the adjustment. I recognize that the deposit of my net pay shall be made by electronic means and am aware of the potential charges for this card. I understand that in the event Mastercard® is not able to deposit any electronic transfer into my account due to any action I take, my employer cannot issue the funds to me until the funds are returned to my employer by Mastercard®. I certify that I am at least 18 years of age.

EMPLOYEE SIGNATURE

DATE

I acknowledge that the Virginia Way2Go Card® Debit Mastercard® is subject to certain terms, conditions and fees and agree to be bound by the terms of that agreement. I have received, read and understand the Schedule of Fees furnished in this enrollment brochure.

NOTICE

Your Prepaid Debit Mastercard® will be mailed in a plain white envelope for security purposes. Your pay will be deposited on your card within 2-3 pay periods. Please call your Payroll Office for any questions regarding this new option.

Frequently Asked Questions?

What is the Virginia Way2Go Card® Prepaid Debit Mastercard®?

The Virginia Way2Go Card® Prepaid Debit Mastercard® is not a credit Card. It is an FDIC-Insured Bank Debit Card issued by Comerica Bank. No credit check or bank account is required to enroll. Your Card is welcomed everywhere Mastercard is accepted. Instead of mailing you a check or receiving direct deposit to your bank account, your funds will be automatically credited to your Card account. You can make purchases only up to the available balance on your Card.

How to get my personalized Virginia Way2Go Card® Prepaid Debit Mastercard®?

Simply complete the enrollment authorization form by filling out all necessary fields located on the last page of this document. **PLEASE NOTE THAT ALL OF THE REQUESTED INFORMATION MUST BE PROVIDED, INCLUDING YOUR SIGNATURE, FOR YOUR ENROLLMENT TO BE PROCESSED.**

- When your Card arrives, follow the easy instructions to activate your Card, select your PIN, and get your available balance.
- If you have questions regarding your enrollment or payments please call your Payroll Office.

How is the Virginia Way2Go Card® Prepaid Debit Mastercard® different than direct deposit?

You access your money by using the Virginia Way2Go Card® Prepaid Debit Mastercard® when making purchases or getting cash at ATMs and teller windows. With direct deposit, your paycheck is deposited into your bank account. If you already receive direct deposit, your paycheck will continue to be deposited in your account, unless you make a switch.

Why Not Checks?

When your paycheck is sent electronically, it gets to you more quickly and safely. It protects you from lost or stolen checks and the time it takes to replace them.

How Can I Save Time and Money with the Card?

- Avoid waiting for your check to arrive in the mail, waiting in line to deposit or to cash the check, or dealing with lost or stolen checks.
- Save money by avoiding check cashing fees.
- A personal bank account or credit check is not required.

How can I Get Cash with the Card?

- Ask for cash back with your purchase at your favorite merchant location.
- Make cash withdrawals at a Mastercard Member Bank or Credit Union teller windows or ATMs.



Shopping Flexibility and Power:

Your Card is welcomed everywhere Mastercard is accepted, including your favorite retailers, grocery stores, pharmacies, restaurants, online/internet retailers, automotive services, and millions of other locations worldwide.



Pay Your Bills Online:

Visit your biller's website to pay your bill with your Card.



Get Cash Back with Purchases:

Ask for cash back at your favorite U.S. locations.



Gas Stations:

It's easy to buy fuel. Simply pay at the pump, or prepay with your Card inside the store.



Dining:

Use your Card at your favorite restaurants and cafes.



Deposit Notification by Phone or Email:

Register your mobile phone to receive notifications and alerts at www.GoProgram.com or **1-800-961-8423**.