

Prepaid Rule Model Forms

Model Form A-10(b): Short Form Disclosures for Payroll Card Accounts (§ 1005.18(b)(2), (3), (6), and (7)) – **English**

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$1.95* out-of-network	N/A

ATM balance inquiry (in-network or out-of-network)	\$0 or \$1.95*
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Customer service (automated or live agent)	\$0 or \$1.95 per call
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Inactivity	\$0
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We charge 4 other types of fees. Here are some of them:

[Additional fee type]	\$1.00*
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[Additional fee type]	\$3.00
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* This fee can be lower depending on how and where this card is used.
[See [location] for free ways to access your funds and balance information.]

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.