

APRIL 2022

# Prepaid Rule Model Forms

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

# Version Log

Below is a version log noting the history of this document and its updates:

Date	Version	Changes
April 2022	1.0	Original Document

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# 1. Introduction

This document provides a translation of the language from Prepaid Rule Model Form 10(b) into Spanish. The Prepaid Rule does not prohibit, and even requires under certain circumstances, issuers providing required disclosures in languages other than English, so long as an English version is available for the borrower upon request. 12 CFR 1005.18(b)(9). The Bureau encourages servicers to ascertain the language preference of their borrowers and where appropriate provide translated materials, when done in a legal manner and without violating the Equal Credit Opportunity Act or Regulation B, to be responsive to borrower needs. See the Bureau's [Statement Regarding the Provision of Financial Products and Services to Consumers with Limited English Proficiency](#) issued on January 13, 2021.

The translations provided are not a part of Appendix A-10. They do not qualify for safe harbor protection under section 916 of the Electronic Funds Transfer Act (EFTA).

This is a Compliance Aid issued by the Bureau. The Bureau published a Policy Statement on Compliance Aids, available at <https://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/policy-statement-compliance-aids/>, that explains the Bureau's approach to Compliance Aids.

Usted no está obligado a recibir su salario en esta tarjeta prepagada. Pregúntele a su empleador sobre otras maneras en que usted pueda recibir su salario.

Tarifa mensual	Por compra	Retiro de ATM	Recarga de efectivo
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> en red <b>\$1.95*</b> fuera de red	<b>N/A</b>

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Consulta de saldo en ATM (en o fuera de red)	\$0 o \$1.95*
Servicio de atención al cliente (automatizado o agente)	\$0 o \$1.95 por llamada
Inactividad	\$0

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**Cobramos 4 tipos de tarifas adicionales.** Entre ellas se incluyen:

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[Tarifa adicional]	\$1.00*
[Tarifa adicional]	\$3.00

\* Esta tarifa puede ser menor dependiendo de cómo y dónde se utilice la tarjeta. [Mire [la ubicación] para encontrar acceso gratuito a sus fondos y saldo.]

**Sin opción de sobregiros/crédito.**

Sus fondos son elegibles para recibir seguro de la FDIC.

Para información general sobre cuentas prepagadas, visite [cfpb.gov/prepaid](http://cfpb.gov/prepaid) (en inglés). Encuentre detalles y condiciones de todas las tarifas y servicios en el contrato de titular de tarjeta.