

APRIL 2022

Prepaid Rule Model Forms

Model Form A-10(c): Short Form Disclosures Example 1
(§ 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

1. Introduction

This document provides a translation of the language from Prepaid Rule Model Form 10(c) 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, and therefore 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.

Tarifa mensual	Por compra	Retiro de ATM	Recarga de efectivo
\$5.99[†]	\$0	\$0 en red \$1.99 fuera de red	\$3.99*

Consulta de saldo en ATM (en o fuera de red) \$0 o \$0.50

Servicio de atención al cliente (automatizado o agente) \$0 o \$0.50* por llamada

Inactividad (después de 12 meses sin transacciones realizadas) \$1.00 por mes

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

[Tipo de tarifa adicional] \$0.50 o \$1.00

[Tipo de tarifa adicional] \$3.00

[†] No tarifa mensual con depósito directo o 30 transacciones por mes.

* Esta tarifa puede ser menor dependiendo de cómo y dónde se utilice esta tarjeta.

**Podrían ofrecerle opción de sobregiros/crédito después de 30 días.
Tarifas aplicarían.**

Registre su tarjeta para elegibilidad al seguro de la FDIC.

Para información general sobre cuentas prepagadas, visite cfpb.gov/prepaid (en inglés). Encuentre detalles y condiciones de todas las tarifas y servicios dentro del paquete, o llame al **800-234-5678** o visite xyz.com/prepaid.