

Nevada Unemployment Insurance Debit Card Fee Disclosure and Other Important Disclosures*

**You do not have to receive your payments on this benefits card.
See below for additional payment information**

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$1.25** out-of-network	N/A
ATM balance inquiry			\$0
Customer service			\$0 per call
Inactivity			\$0
We charge 4 other types of fees. Here are some of them:			
Replacement card, express delivery			\$12.00
Emergency cash transfer fee			\$15.00
*This document entitled 'Fee Disclosure and Other Important Disclosures' is included with, and incorporated in, the Nevada Unemployment Insurance Debit Card Account Agreement.			
** Fees can be lower depending on how and where this card is used.			
See the materials you received with your card for free ways to access your funds and balance information.			
No overdraft/credit features.			
Your funds are eligible for FDIC insurance.			
For more information about prepaid cards, visit cfpb.gov/prepaid .			
Find details and conditions for all fees and services in the cardholder agreement.			
The Nevada Unemployment Insurance Debit Card is issued by Bank of America. There is no fee to purchase or activate this card.			

IMPORTANT

The primary method to receive Unemployment Insurance (UI) Benefit payments is via the Nevada Unemployment Insurance Debit Card issued by Bank of America.

You have the option to receive your benefit payments in the form of a paper check. In order to receive benefit payments via the check option, you **MUST** contact the Unemployment Insurance Support Services (UISS) Office at (775) 684-3802 within **three (3) business days** of receiving this notice. Please be aware that benefit payments made by check may be delayed due to additional processing and mailing time. If you do not contact the agency as outlined above to request the check payment option and choose to activate this card, you are agreeing to accept payment of Unemployment Insurance Benefits via a prepaid debit card.

If you have previously received your benefit payments via check and want to change your payment method back to the prepaid debit card, please contact the UISS Office at the number shown.

List of all fees for Nevada Unemployment Insurance Debit Card

All fees	Amount	Details
Spend money		
Per purchase with PIN	\$0	
Per purchase with signature	\$0	
Get cash in the U.S.		
ATM withdrawal, in-network	\$0	“In Network” refers to Bank of America or Allpoint ATMs. Locations can be found at www.bankofamerica.com/nevadauidebitcard . You will not be charged a fee by Bank of America.
ATM withdrawal, out-of-network	\$1.25	“Out of Network” refers to all the ATMs outside of Bank of America or Allpoint ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction. *
Bank teller cash withdrawal	\$0	Available at financial institutions that accept Mastercard® cards. Limited to available balance only.
Emergency cash transfer, domestic	\$15.00	All emergency cash transfers must be initiated through the Prepaid Debit Card Customer Service Center.
Information		
Customer service	\$0	
Online account information	\$0	
Account alert service	\$0	
ATM balance inquiry	\$0	
Using your card outside the U.S.		
Each international transaction	2%	Of total U.S. dollar amount of transaction
International ATM withdrawal	\$1.25	This is our fee. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
Online funds transfer	\$0	
Replacement card, domestic	\$0	
Replacement card, express delivery	\$12.00	Additional charge
Replacement card, international	\$12.00	Additional charge
Inactive account	\$0	

* ATM owners may impose an additional “convenience fee” or “surcharge fee” for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience fee or surcharge fee at a Bank of America ATM or Allpoint ATM. A Bank of America ATM or Allpoint ATM means an ATM that prominently displays the Bank of America or Allpoint name and logo.

Your funds are eligible for FDIC insurance. Your funds are insured up to \$250,000 by the FDIC in the event Bank of America, N.A. fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Bank of America by calling 1.888.339.8569, 1.866.656.5913 (TTY), or 1.423.262.1650 (Collect, when calling outside the U.S.), by mail at Bank of America, P.O. Box 8488, Gray, TN 37615-8488, or visit www.bankofamerica.com/nevadauidebitcard.

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.