











## APPENDIX H

### STATE-BY-STATE HIGHLIGHTS OF UNEMPLOYMENT COMPENSATION PREPAID CARD PROGRAMS





This chart provides a brief summary of the highlights of each state’s unemployment compensation prepaid card program. Not every fee is included. The notable fees listed include those that are harder to avoid through routine use of the card, fees that are especially questionable, and fees that are high in relation to fees in other states. Details are provided in Appendices A through G.

State (bank)	State-by-State Highlights	Notable Fees
<b>Alabama</b> (Regions) 	The Alabama card is one of only five that put consumers in a Catch-22 with a fee for any ATM balance inquiry <i>and</i> a denied transaction fee if the consumer attempts a transaction with an insufficient balance.	\$1.00/2F ATM \$0.40 Bal \$0.40 DT ATM
<b>Alaska</b> (JP Morgan Chase)	Alaska is only one of three programs to offer unemployed workers three methods of payment: direct deposit, prepaid card, and a paper check. The prepaid card also comes with some free ATM withdrawals at both in- and out-of-network ATMs. However, Alaska is one of only two states to offer no free teller-assisted withdrawals, and the card should eliminate the denied transaction fee.	\$1.50/2F ATM \$5.00 Teller \$0.50 DT \$0.35/4F IVR
<b>Arizona</b> (JP Morgan Chase) 	Arizona has one of the better cards, with no penalty fees and generally ample access to cash and information without fees, including some free out-of-network ATM withdrawals and the option of monthly account statements. However, the state should eliminate the fees for balance inquiries at out-of-network ATMs and provide unlimited free calls to customer service, especially to the automated menu.	\$1.50/4F ATM-out \$0.75 Bal-out
<b>Arkansas</b> (U.S. Bank) 	Arkansas is one of only five states whose cards carry overdraft fees, and it has the highest overdraft fee of those five. Some types of transactions can automatically trigger overdraft fees but others require the consumer to opt in to overdraft coverage. Otherwise, the Arkansas card offers ample access to free account information, including automatic monthly paper statements, and the card has generally good access to cash without fees.	\$1.50 ATM-out \$20.00 OD
<b>California</b> (Bank of America) 	California has the best overall UC prepaid card, offering multiple free ways to access cash, including some out-of-network ATM withdrawals, free account information, an option to sign up for paper statements, and no penalty fees. California needs to add direct deposit. It is one of only six states that fail to offer that option.	\$1.00/4F ATM-out
<b>Colorado</b> (JP Morgan Chase) 	The Colorado card can be the most expensive of any state’s if used on a daily basis for purchases. Colorado is the only state to charge for signature transactions and one of only four to charge if a PIN is used. The card also carries inappropriate fees for balance inquiries at out-of-network ATMs and for denied transactions.	\$1.50/4F ATM-out \$0.10 POS \$0.75 DT \$5.00/2F Teller \$0.50 Bal-out \$0.25/6F IVR




## APPENDIX H (cont.)

State (bank)	State-by-State Highlights	Notable Fees
<b>Connecticut</b> (JP Morgan Chase) 	Connecticut is one of only five states that put consumers in a Catch-22 with a fee for ATM balance inquiries yet also a denied transaction fee if the consumer attempts a transaction with an insufficient balance. On the positive side, the card offers unlimited teller withdrawals, one free ATM withdrawal per deposit at either in-network or out-of-network ATMs, and the option to sign up for paper statements for a small monthly fee.	\$1.50/4F ATM \$0.85 Bal \$0.80 DT \$0.25/5F IVR
<b>Delaware</b>	No prepaid card yet.	
<b>District of Columbia</b>	No prepaid card yet.	
<b>Florida</b> (Wells Fargo)	For recipients who live near a network ATM, Florida's card has ample and free access to cash and information. But ATM fees at out-of-network ATMs are high. Florida is one of only three states to offer all three payment options to UC recipients: direct deposit, prepaid card, and a paper check.	\$2.25 ATM-out \$0.75 Bal-out \$0.50/5F IVR \$3.00/2F Teller
<b>Georgia</b>	No prepaid card yet.	
<b>Hawaii</b>	No prepaid card yet.	
<b>Idaho</b> (U.S. Bank) 	Idaho is one of only five states with a card that carries overdraft fees. Otherwise, the card offers excellent access to free account information, including automatic monthly paper statements, and has generally good access to cash without fees.	\$10.00 OD \$3.00/3F CS
<b>Illinois</b> (Illinois National Bank) 	The Illinois card is one of only two that fail to offer any free ATM withdrawals at network ATMs, and it charges balance inquiry fees at any ATM. The card could also be improved with an option to sign up for paper monthly statements.	\$0.95 ATM \$0.50 Bal \$1.00/1F CS
<b>Indiana</b> (PNC) 	Indiana is the only state that does not offer direct deposit, paper checks, <i>or</i> automatic transfers from the prepaid card to a bank account. The card assesses a fee for all ATM balance inquiries and a fee for live and automated customer service calls (IVR), after six each month. The card could also be improved by offering monthly paper statements and waiving some out-of-network ATM fees for those who do not live near a network ATM.	\$1.25/4F ATM \$0.50 Bal \$0.25/4F DT ATM \$0.50/6F IVR
<b>Iowa</b> (Wells Fargo) 	Iowa is one of only five states that put consumers in a Catch-22 with a fee for all ATM balance inquiries and also denied transaction fees if the balance is insufficient. The card also charges for calls to customer service, even to the automated (IVR) menu to check the balance, after six calls each month.	\$1.35/4F ATM \$0.50 Bal \$0.40/6F IVR \$0.50 DT ATM
<b>Kansas</b> (Citibank)	Kansas is one of only six states that fail to offer direct deposit; the state eliminated direct deposit after adopting the prepaid card. The Kansas prepaid card has some unwelcome fees but they are not as steep as on some cards. The card charges for ATM balance inquiries at any ATM and out-of-network ATM withdrawals.	\$0.75/4F ATM \$0.25 Bal
<b>Kentucky</b>	No prepaid card yet.	





## APPENDIX H (cont.)

State (bank)	State-by-State Highlights	Notable Fees
<b>Louisiana</b> (JPMorgan Chase)	The Louisiana card has decent access to cash for those near network ATMs, but others may pay ATM fees or a steep fee for a teller withdrawal (after the first each month). The card also carries inappropriate fees for denied ATM transactions and for ATM balance inquiries.	\$1.50/4F ATM \$0.75/4F Bal \$4.00/4F Teller \$0.75 DT ATM
<b>Maine</b> (JP Morgan Chase)	Maine is one of only four states to charge for purchases (including cash back) made with a PIN number, and the card also has inappropriate denied transaction fees. Information access is good: ATM balance inquiries and customer service calls are free, paper statements are available for a small fee each month, and a clear and complete fee chart is available on the state's website.	\$1.50/4F ATM \$0.25 PIN \$1.00 DT
<b>Maryland</b> (Citibank) 	Maryland has one of the better UC prepaid cards, with no penalty fees and generally ample access to cash and information without fees. The card could be improved with an option to sign up for paper statements. But Maryland is one of only six states that fail to offer direct deposit for those with a bank account. Recipients can arrange for payments to be automatically transferred but there might be a delay in receiving funds.	\$1.50/4F ATM
<b>Massachusetts</b>	No prepaid card yet but one is coming soon.	
<b>Michigan</b> (JP Morgan Chase) 	The Michigan card has several problematic fees, including fees for ATM balance inquiries and denied transactions, which are the highest of any state. The card could also be improved by offering some free out-of-network ATM withdrawals.	\$1.50/4F ATM \$1.00/2F Bal \$1.50 DT \$4.00/2F Teller
<b>Minnesota</b> (U.S. Bank) 	Minnesota has one of the better cards, with no penalty fees and generally ample access to cash and information without fees. It is one of four U.S. Bank states that recently eliminated overdraft fees. The card could be improved by offering some free out-of-network ATM withdrawals and an option to sign up for paper statements.	\$1.50 ATM-out \$3.00/3F CS
<b>Mississippi</b> (Comerica)	The Mississippi card permits a number of free transactions each month before charging a fee, including in-network ATM withdrawals, balance inquiries, and denied transactions. The card could be improved by providing some free out-of-network ATM withdrawals, eliminating all denied transaction and balance inquiry fees, and providing the option to sign up for paper statements.	\$1.75/3F ATM \$0.50/3F DT ATM \$0.75/3F Bal \$0.50/5F IVR
<b>Missouri</b> (Central Trust Bank) 	Missouri is one of only two states to offer no free teller withdrawals. Otherwise, Missouri has one of the better cards, with unlimited in-network ATM withdrawals and one free out-of-network per week, with relatively few junk fees and the option of paper statements for a small fee each month. The card offers some free ATM balance inquiries, customer service calls, and denied transactions, but it could be improved by eliminating all fees for those activities.	\$1.75/4F ATM-out \$1.25/4F Teller \$0.50/4F Bal-out \$0.25/4F DT \$0.50/12F IVR
<b>Montana</b>	No prepaid card yet.	
<b>Nebraska</b> (U.S. Bank)	Nebraska is one of only five states with cards that carry overdraft fees. Some types of transactions can automatically trigger overdraft fees but others require the consumer to opt in to overdraft coverage. Apart from the overdraft fee, the Nebraska card offers ample access to free account information, including automatic monthly paper statements, and the card has generally good access to cash without fees.	\$1.25/1F ATM-out \$10.00 OD



## APPENDIX H (cont.)

State (bank)	State-by-State Highlights	Notable Fees
<b>Nevada</b> (Wells Fargo)	Nevada is one of only six states that fail to offer direct deposit, though the state does permit recipients to opt out of the prepaid card and request a paper check. After some free transactions, the card charges fees for denied transactions, ATM balance inquiries and automated (IVR) customer service calls.	\$1.75/4F ATM \$0.50/2F DT ATM \$0.50/1F Bal \$0.35/5F IVR
<b>New Hampshire</b>	No prepaid card yet.	
<b>New Jersey</b> (Bank of America) 	New Jersey has one of the best UC prepaid cards, with multiple free ways to access cash, including some out-of-network ATM withdrawals, free account information, and no penalty fees. The card could be improved with an option to sign up for paper statements and more free out-of-network ATM withdrawals for those not near a network ATM.	\$1.00/2F ATM-out
<b>New Mexico</b> (Wells Fargo)	The New Mexico card provides generally ample access to cash and information by offering a number of free transactions before fees are charged. The card could be improved by offering some free out-of-network ATM withdrawals and eliminating the denied transaction fee.	\$1.50/4F ATM \$0.50/4F DT ATM \$0.50/4F IVR \$1.50/2F CS
<b>New York</b> (JP Morgan Chase)	The New York card provides ample access to information and numerous opportunities to withdraw funds for free, including some free out-of-network ATM withdrawals and the option of paper statements. However, the program could be improved by eliminating the denied transaction fee and the fee for out-of-network ATM balance inquiries.	\$1.50/2F ATM-out \$0.50 Bal-out \$0.50 DT ATM
<b>North Carolina</b> (Wells Fargo)	For recipients who can use network ATMs, the North Carolina card offers generally good access to cash and information. But at out-of-network ATMs, cardholders will pay a steep price for balance inquiries and withdrawals. The card also carries a denied transaction fee. The state should offer recipients the option to sign up for paper statements	\$2.25 ATM-out \$1.00 Bal-out \$1.00 DT ATM
<b>North Dakota</b> (U.S. Bank) 	North Dakota has one of the better UC prepaid cards, with no penalty fees and generally ample access to cash and information without fees. It is one of four states served by U.S. Bank that recently eliminated overdraft fees, though automatic paper statements had to be dropped in exchange. The card could be improved by offering some free out-of-network ATM withdrawals and by adding an option to sign up for paper statements.	\$1.25 ATM-out
<b>Ohio</b> (U.S. Bank) 	Ohio is one of only five states with a card that carries overdraft fees. Otherwise, the Ohio card offers ample access to free account information, including automatic monthly paper statements, and the card has generally good access to cash without fees, although recipients who use out-of-network ATMs will pay a fee.	\$1.50 ATM-out \$17.00 OD
<b>Oklahoma</b> (Comerica)	The Oklahoma card carries too many fees, with charges for denied transactions, balance inquiries, out-of-network ATM withdrawals, and calls even to automated (IVR) customer service (after the 5 <sup>th</sup> call each month).	\$1.50/2F ATM \$2.00 ATM-out \$0.50/2F DT ATM \$0.50 Bal \$0.50/5F IVR

## APPENDIX H (cont.)

State (bank)	State-by-State Highlights	Notable Fees
<b>Oregon</b> (U.S. Bank) 	Oregon is one of only five states with a card that carries overdraft fees. Some types of transactions can automatically trigger overdraft fees but others require the consumer to opt in to overdraft coverage. Apart from the overdraft fee, the Oregon card offers ample access to free account information, including automatic monthly paper statements, and the card has generally good access to cash without fees, though recipients who use out-of-network ATMs will pay a fee.	\$1.50/2F ATM \$17.00 OD \$3.00/2F Teller
<b>Pennsylvania</b> (Comerica)	The Pennsylvania card offers one free withdrawal per week at network ATMs, but the card carries inappropriate ATM balance inquiry and denied transaction fees. Adding some free out-of-network ATM withdrawals, unlimited free calls to customer service, and an option to sign up for paper statements would also improve the card.	\$1.50/4F ATM \$0.40 Bal \$0.50/1F DT ATM \$0.35/5F IVR
<b>Rhode Island</b> (JP Morgan Chase) 	The Rhode Island card has one of the more problematic fee structures. It is one of only five states that put consumers in a Catch-22 fee with fees for any ATM balance inquiry yet also a denied transaction fee if the balance is insufficient. It is also one of only four states that charge for purchases and cash back using a PIN, though signature transactions are free. On the positive side, it offers some free out-of-network ATM withdrawals and unlimited free calls to customer service.	\$1.50/4F ATM \$0.50 Bal \$1.00 DT \$0.25 PIN
<b>South Carolina</b> (Bank of America)	South Carolina recipients can avoid most fees if they use network ATMs and check their balance first. Consumers can also elect paper statements. The card could be improved by waiving the out-of-network ATM fee for those far from a network ATM and eliminating all fees for denied transactions and live customer service calls.	\$1.50/4F ATM \$0.50/4F DT ATM \$1.50/1F CS
<b>South Dakota</b> (U.S. Bank) 	South Dakota has one of the better cards, with no penalty fees and generally ample access to cash and information without fees, including free monthly statements. It is one of four U.S. Bank states that recently eliminated overdraft fees. However, the card could be improved by offering some free out-of-network ATM withdrawals.	\$1.25 ATM-out
<b>Tennessee</b> (JP Morgan Chase) 	The Tennessee card has the most fees of any state. It is one of only two states that fail to offer any free ATM withdrawals. It is one of only five states that put recipients in a Catch-22 with fees for any ATM balance inquiry yet also a denied transaction fee if the balance is insufficient. Only three other states charge a fee for purchases using a PIN number, including cash back. The card could also be improved with the option to sign up for paper statements, so that recipients could monitor the fees they are paying.	\$1.00/\$0.60 ATM \$0.25 PIN \$0.40 Bal \$0.25 DT \$0.10/4F IVR
<b>Texas</b> (JP Morgan Chase)	The Texas card offers good access to cash without fees but charges a denied transaction fee and also balance inquiry fees at out-of-network ATMs. On the positive side, recipients can sign up for free monthly paper statements, and free text, email, or telephone alerts when funds are deposited, and customer service calls are free.	\$1.50/2F ATM-out \$1.00 DT \$0.50 Bal-out \$5.00/2F Teller
<b>Utah</b> (JP Morgan Chase)	The Utah card offers reasonable access to cash and account information without charge, though the card carries an inappropriate denied transaction fee.	\$1.50/4F ATM \$0.50/4F Bal \$1.00 DT
<b>Vermont</b>	No prepaid card yet.	

## APPENDIX H (cont.)

State (bank)	State-by-State Highlights	Notable Fees
<b>Virginia</b> (Comerica)	Virginia offers a number of options to withdraw cash without fees but the card charges fees for ATM balance inquiries (one free per month at a network ATM) and denied transactions (waived twice a month). The card could permit some free withdrawals at out-of-network ATMs and add the option to sign up for paper statements to improve.	\$1.45/5F ATM \$0.50/1F Bal \$2.50/2F Teller \$0.50/2F DT ATM
<b>Washington</b>	No prepaid card yet.	
<b>West Virginia</b> (JP Morgan Chase) 	The West Virginia card has the highest denied transaction fee and out-of-network ATM fee of any state. The card could be improved by eliminating fees for balance inquiries and adding a paper statement option. On the positive side, the card offers unlimited free in-network ATM withdrawals, and the state recently added direct deposit, making it one of only three states to give recipients all three options: direct deposit, a prepaid card or a paper check.	\$2.75 ATM-out \$1.75 DT \$0.25 Bal-out
<b>Wisconsin</b>	No prepaid card yet.	
<b>Wyoming</b> (U.S. Bank) 	Wyoming has one of the better cards, with no penalty fees and generally ample access to cash and information without fees, including free monthly statements. It is one of four U.S. Bank states that recently eliminated overdraft fees. The card could be improved by offering some free out-of-network ATM withdrawals. Wyoming is also one of only six states that use a prepaid card and fail to offer direct deposit, though it does offer a paper check option.	\$1.25 ATM-out

**Key:**  Best bet     Runner-up     Problematic

\*See Appendices A through F for details, such as the number of free transactions before the fee applies.

ATM: The fee for ATM withdrawals at either in- or out-of-network ATMs.

ATM-out: The fee for withdrawing cash only at out-of-network ATMs.

Bal: The fee to check the balance at an ATM in- or out-of-network.

Bal-out: The fee to check the balance only at an out-of-network ATM.

CS: The fee for calling live customer service.

DT: The fee for denied transactions. DT ATM indicates a fee only for denied ATM transactions.

F: The number of free transactions per month before a fee is imposed.

IVR: The fee for calling customer service and using the Interactive Voice Response (automated) menu, such as to check the account balance. The same fee will also apply to live customer service calls.

OD: The fee for an overdraft transaction processed despite insufficient funds. See the report and Appendix G for details.

PIN: The fee for a POS transaction using a personal identification number.

POS: The fee for any point-of-service transaction (i.e., a purchase), including a signature transaction.

Teller: The fee for a withdrawal from the teller window.