

# RATING STATE GOVERNMENT PAYROLL CARDS

THUMBS UP FOR CASH ACCESS;  
THUMBS DOWN ON OVERDRAFT FEES

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## APPENDIX A STATE GOVERNMENT PAYROLL CARD FEES\* (See Appendix B for international fees)

FEE	ALABAMA (WELLS FARGO)	ARIZONA (BofA)*	GEORGIA (COMERICA)	INDIANA (PNC)	KANSAS (NETSPEND SKYLIGHT)	KENTUCKY (BofA)*	MISSOURI (NETSPEND SKYLIGHT)
<b>Card Issuance, Monthly Fee</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Get Cash</b>							
ATM-In-Network (per deposit)	1F/\$1.50	\$0	2F/\$1.25	1F/\$1.05	1F/\$1.50	\$0	\$0
ATM-Out-of-Network (per deposit)	\$1.50	\$1.50	\$1.25	\$1.05	1F/\$1.50	\$1.25	\$1.75
Bank Teller (per deposit)	\$0	\$0	\$0	1F/\$2.10	\$0	\$0	\$0
Convenience Checks	n/a	n/a	n/a?	n/a?	\$0	n/a	\$0
Transfers	n/a	\$0	\$1.50	n/a?	\$0	\$0	\$0
<b>Spend Money</b>							
Purchased with Signature	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchased with PIN	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Electronic Bill Pay	n/a?	\$0	n/a?	n/a?	\$0	\$0	\$0
<b>Information</b>							
Balance at In-Network ATM	\$0	\$0	\$0	\$0.40	\$1.00	\$0	\$0
Balance at Out-of-Network ATM	\$0	\$0	\$0	\$0.40	\$1.00	\$0	\$0
Automated Customer Svc	\$0	\$0	5F/\$0.35 +1F/ \$0.10 for texts	2F+1F per deposit/\$0.40	\$0	\$0	\$0
Live Customer Svc (per mo.)	1F/\$2.00	\$0	5F/\$0.35	2F+1F per deposit/\$0.40	\$0	\$0	\$0
Monthly Mailed Statements	n/a?	\$0	n/a?	n/a?	n/a?	\$0	\$0
Ad Hoc Statement Requests	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Research	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Penalty Fees</b>							
ATM Decline (# free/deposit)	\$0	\$0	\$0	1F/\$0.20	\$1.00	\$0	\$1.00
Point of Sale Decline (# per deposit)	\$0	\$0	\$0	\$0	\$1.00	\$0	\$0
Overdraft Fee	\$0	\$0	\$0	\$0	\$25.00	\$0	\$25.00
Legal Process Fee	\$0	\$100.00	\$0	\$0	\$0	\$0	\$0
<b>Lost/Stolen</b>							
Replacement Card (per year)	1F/\$15.00	1F/\$2.50	\$5.00	1F/\$5.00	1F/\$7.00	1F/\$3.00	\$0
Express Delivery	\$15.00	\$15.00	\$15.00	\$15.00	n/a?	\$12.50	n/a?
Emergency Cash/Wire Transfer	n/a?	\$15.00	n/a?	n/a?	n/a?	\$15.00	n/a?
<b>Other Fees</b>							
Second Accountholder Card	\$15.00	n/a	n/a?	n/a?	\$0	n/a	n/a?
Stop Payment	n/a?	\$0	n/a?	n/a?	n/a?	\$0	\$15.00
<b>Inactive/Closed</b>							
Inactivity Per Month (X days/mo.)	\$0	\$0	\$1.25 (12 mo.)	\$0.50 (14 mo.)	\$5.00 (120 days)	\$0	\$5.00 (60 days)
Acc't Closing/Funds by Check	n/a?	\$0	n/a?	n/a?	\$10.00	\$0	n/a?

\*BofA = Bank of America  
1F/\$1.00 = 1 free, then \$1.00

Red font indicates a fee higher than most other cards charge.

n/a = The service is not offered.

n/a? = Unclear if the service is not offered or if the service is free.

?\* = The state's fee schedule and response were not clear.

## APPENDIX A

### STATE GOVERNMENT PAYROLL CARD FEES\* (continued)

(See Appendix B for international fees)

FEE	NEBRASKA (US BANK)	NEW HAMPSHIRE (BofA)*	NEW JERSEY (BofA)*	OHIO (KEYBANK)	OKLAHOMA (CHASE)	OREGON (US BANK)
Card Issuance, Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Get Cash</b>						
ATM-In-Network (per deposit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ATM-Out-of-Network (per deposit)	1F/\$1.25	1F per week/\$1.50	2F/\$1.00	\$2.00	2F/\$1.00	2F/\$2.00
Bank Teller (per deposit)	\$0.00	\$0.00	1F per week/\$4.00	\$0.00	\$0.00	\$0.00
Convenience Checks	n/a?	n/a	n/a	n/a?	n/a?	n/a?
Transfers	\$2.00	\$0.00	\$0.00	n/a?	F to Chase/ \$0.50	n/a?
<b>Spend Money</b>						
Purchased with Signature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Purchased with PIN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Electronic Bill Pay	n/a?	\$0.00	\$0.00	n/a?	\$0.25	n/a?
<b>Information</b>						
ATM Bal Inquiry - In-Network	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ATM Bal Inquiry, Out-of-Network	\$0.00	\$0.00	\$0.00	\$0.50	\$0.00	\$0.00
Automated Customer Svc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Live Customer Svc (per month)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Mailed Statements	n/a	\$0.00	\$0.00	\$3.00	n/a?	\$0.00
Ad Hoc Statement Requests	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Research	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Penalty Fees</b>						
ATM Decline (# free per deposit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Point of Sale Decline (# per deposit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Overdraft Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal Process Fee	\$0.00	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00
<b>Lost/Stolen</b>						
Replacement Card (per year)	\$0.00	1F/\$5.00	1F/\$5.00	\$5.95	\$0.00	\$0.00
Express Delivery	\$15.00	\$15.00	\$15.00	\$25.00	\$15.00	\$15.00
Emergency Wire Transfer	n/a?	\$15.00	\$15.00	n/a?	n/a?	n/a?
<b>Other Fees</b>						
Secondary Account Card	\$5.00	n/a	n/a	n/a?	n/a?	\$0.00
Stop Payment	n/a?	\$0.00	n/a?	n/a?	n/a?	n/a?
<b>Inactive/Closed Account</b>						
Inactivity Per Month (after X days/mo.)	\$2.00 (270 days)	\$0.00	\$0.00	\$2.95 (180 days)	\$1.50 (12 mo.)	\$2.00 (12 mo.)
Account Closed/Funds by Check	n/a?	\$5.00	\$5.00	n/a?	n/a?	n/a?

\*BofA = Bank of America  
1F/\$1.00 = 1 free, then \$1.00

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# APPENDIX A

## STATE GOVERNMENT PAYROLL CARD FEES\* (continued)

(See Appendix B for international fees)

FEE	SOUTH DAKOTA (FIRST PREMIER BANK)	TEXAS (BofA)*	VIRGINIA (COMERICA BANK)	WASHINGTON (US BANK)	WEST VIRGINIA (CITI)	WISCONSIN (US BANK)
Card Issuance, Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Get Cash</b>						
ATM-In-Network (per deposit)	\$0.00	\$0.00	5F per month/\$1.45	\$0.00	\$0.00	\$0.00
ATM-Out-of-Network (per deposit)	0?*	3F per mo./\$1.50	\$1.45	\$1.75	\$1.95	\$2.00
Bank Teller (per deposit)	\$0.00	3F per mo/\$3.00	2F/\$2.50	\$0.00	\$0.00	1F/\$3.00
Convenience Checks	n/a?	n/a	n/a?	n/a	\$0.00	\$0.00
Transfers	n/a?	\$0.00	\$1.50 (via IVR)	\$0.00	\$0.00	n/a?
<b>Spend Money</b>						
Purchased with Signature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Purchased with PIN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Electronic Bill Pay	n/a?	\$0.00	\$0.50	\$0.00	n/a	\$0.00
<b>Information</b>						
ATM Bal Inquiry - In-Network	\$0.00	\$0.00	1F per month/\$0.50	\$0.00	\$0.00	\$0.50
ATM Bal Inquiry, Out-of-Network	\$0.00	\$0.00	\$0.50	\$1.00	\$0.00	\$1.00
Automated Customer Svc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Live Customer Svc (per month)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	3F/\$3.00
Monthly Mailed Statements	\$0.00	\$0.00	n/a?	\$2.00	\$0.00	\$2.00
Ad Hoc Statement Requests	\$3.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Research	Up to \$25/hour	\$0.00	“We may charge such costs to your available funds.”	\$0.00	\$0.00	\$0.00
<b>Penalty Fees</b>						
ATM Decline (# free per deposit)	\$0.00	\$0.00	2F per month/\$0.50	\$0.00	\$0.25	\$0.50 out of network
Point of Sale Decline (# per deposit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.00
Overdraft Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal Process Fee	\$0.00	\$100.00	\$50.00	\$0.00	\$0.00	\$0.00
<b>Lost/Stolen</b>						
Replacement Card (per year)	\$5.95	1F/\$5.00	1F every 3 yrs/\$5.00	1F/\$5.00	1F/\$3.95	\$0.00
Express Delivery	n/a?	\$15.00	\$15.00	\$15.00 (expedited), \$25.00 (overnight)	\$12.95	\$15.00
Emergency Wire Transfer	n/a?	\$15.00	n/a?	\$0.00	n/a?	n/a?
<b>Other Fees</b>						
Secondary Account Card	n/a?	n/a	n/a?	n/a	\$3.95	\$5.00
Stop Payment	n/a?	\$0.00	n/a?	\$25.00 (convenience checks)	n/a?	n/a?
<b>Inactive/Closed Account</b>						
Inactivity Per Month (after X days/mo.)	\$5.00 (5 mo.). After 12 mo., acct. is closed, check is mailed for \$15	\$0.00	\$1.25 (14 months)	\$2.00 (90 days)	\$0.00	\$0.00
Closed/Funds by Check	\$15.00	\$5.00	n/a?	n/a?	n/a?	n/a?

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## APPENDIX B

### INTERNATIONAL FEES ON STATE GOVERNMENT PAYROLL CARDS\*

STATE	ATM	ATM BALANCE INQUIRY	INTERNATIONAL TRANSACTIONS	CUSTOMER SERVICE	CARD REPLACEMENT
Alabama (Wells Fargo)	\$1.50	\$0	3%	?	?
Arizona (Bank of America)	\$3.50	\$0	2%	\$0	\$15.00
Georgia (Comerica)	\$1.25 + 3%	\$1.25	3%	?	?
Indiana (PNC)	1F/\$1.05	\$0.40	\$1.50	?	?
Kansas (NetSpend Skylight)	1F/\$1.50	\$1.00	\$0	?	?
Kentucky (Bank of America)	\$3.00	\$0	2.5%	?	Quote at request
Missouri (NetSpend Skylight)	\$2.00	\$0	\$0	?	?
Nebraska (US Bank)	\$1.25	\$0	3%	?	?
New Hampshire (Bank of America)	\$3.50	\$0	2%	\$0	Quote at request
New Jersey (Bank of America)	\$3.00	\$0	2%	\$0	Quote at request
Ohio (KeyBank)	\$3.00	\$0.50	2%	?	?
Oklahoma (Chase)	\$0	\$0	3%	?	?
Oregon (US Bank)	\$3.00	\$0	up to 3%	?	?
South Dakota (First Premier Bank)	\$0	\$0	3%	?	?
Texas (Bank of America)	\$3.50	\$0	2%	1F/\$5	Quote at request
Virginia (Comerica)	\$1.50	1F per month/\$0.50	2%	?	?
Washington (US Bank)	\$3.00	\$1.00	3%	\$0	\$0
West Virginia (Citi)	\$0	\$0	\$0	?	?
Wisconsin (US Bank)	\$3.00	\$2.00	3%	?	?

\*Red font indicates a fee higher than most others cards charge.

1F/\$1.00 = 1 free per deposit, then \$1.00

# APPENDIX C

## NETSPEND OVERDRAFT PROGRAM FACT SHEET

# 42%

of prepaid cardholders have no emergency savings.<sup>2</sup>

NetSpend's Optional Overdraft Protection Program helps cardholders cover emergencies

With the most customer friendly pricing and practices

Principles	NetSpend Prepaid	NetSpend Paycard
Customer choice and awareness	Customers must opt-in, enroll in e-sign, provide an e-mail address.	Customers must opt-in, NetSpend sends paper notices for Overdraft opt in and out.
Encourage customer success	There is no fee if the customer repays the overdrawn amount within 24 hours from the time the transaction settles.	There is no fee if the customer repays the overdrawn amount by the time the transaction settles.
Discourage excessive use	<ul style="list-style-type: none"> <li>• Customers can incur no more than 3 fees per month.</li> <li>• Customers are cooled off after 12 fees in 12 months.</li> <li>• \$100 maximum negative balance inclusive of fees.</li> </ul>	<ul style="list-style-type: none"> <li>• Customers can incur no more than 5 fees per month .</li> <li>• Customers are cooled off after 18 fees in 12 months.</li> <li>• \$125 maximum negative balance inclusive of fees.</li> </ul>
Overdraft fees should be reasonable and proportional	<ul style="list-style-type: none"> <li>• Overdrafts up to \$10 incur no fee.</li> <li>• \$15.00 fee per transaction if exceeds Free Buffer (\$10.01+) or account is not reloaded within 24 hour grace period.</li> </ul>	<ul style="list-style-type: none"> <li>• Overdrafts up to \$ 5 incur no fee.</li> <li>• \$ 25.00 fee per transaction if exceeds Free Buffer (\$5.01+).</li> </ul>
No re-ordering of debits to maximize the number of overdraft fees	<ul style="list-style-type: none"> <li>• All fees are pended at the time the transaction is authorized.</li> <li>• Transactions are never re-ordered.</li> </ul>	
Overdraft should not be marketed as a source of credit	All overdraft communications include a reminder that it is an expensive service that should not be overused.	

2. Pew Charitable Trust, Why Americans Use Prepaid Cards(2013), [http://www.pewstates.org/uploadedFiles/PCS\\_Assets/2014/Prepaid\\_Cards\\_Survey\\_Report.pdf](http://www.pewstates.org/uploadedFiles/PCS_Assets/2014/Prepaid_Cards_Survey_Report.pdf)