

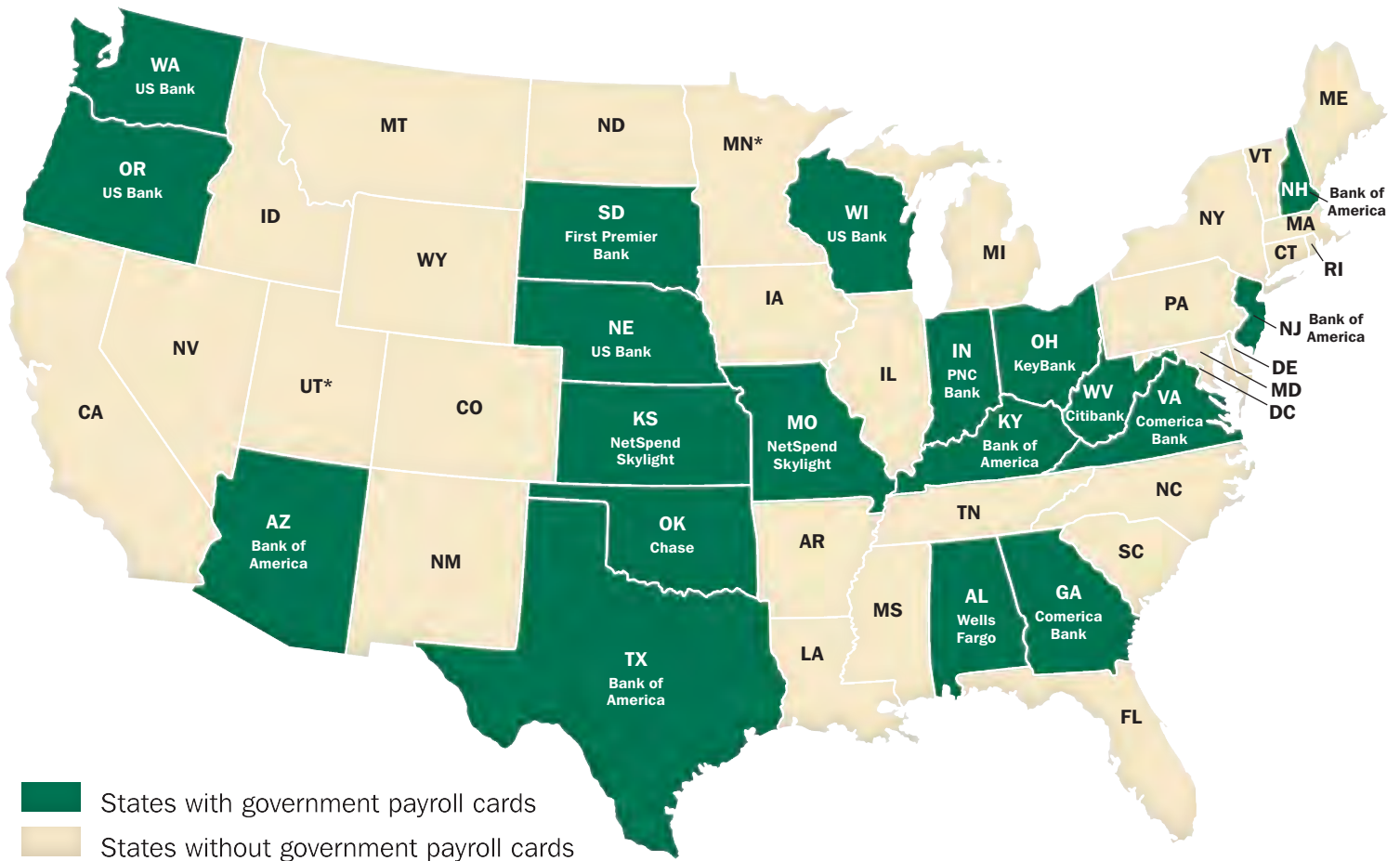
RATING STATE GOVERNMENT PAYROLL CARDS

THUMBS UP FOR CASH ACCESS;
THUMBS DOWN ON OVERDRAFT FEES

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MAP

State Governments that Use Payroll Cards*



TABLES

TABLE 1

2015 Ratings of State Government Payroll Cards

Top Cards	Two Thumbs Up 	Nebraska (U.S. Bank) Oklahoma (Chase) Oregon (U.S. Bank)
Good Job	Thumb Up 	Kentucky (Bank of America) Washington (U.S. Bank)
Could Be Better	Neutral	Alabama (Wells Fargo) Arizona (Bank of America) Georgia (Comerica) Indiana (PNC) New Hampshire (Bank of America) New Jersey (Bank of America) Ohio (Key Bank) South Dakota (First Premier) Texas (Bank of America) West Virginia (Citibank) Wisconsin (U.S. Bank)
Unacceptable Cards	Thumb Down 	Kansas (Skylight Financial/ NetSpend) Missouri (Skylight Financial/ NetSpend) Virginia (Comerica Bank)

TABLE 2

2015 National Overview of State Government Payroll Cards Fees

Payment Methods	<ul style="list-style-type: none"> 19 states use payroll cards. All states with payroll cards offer a direct deposit option and many also offer paper checks.
Point-of-Sale (POS) Transactions	<ul style="list-style-type: none"> 0 state payroll cards charge POS fees or fees for purchases using a PIN.
Automated Teller Machine (ATM) Withdrawals	<ul style="list-style-type: none"> 14 states charge no fees for in-network ATM withdrawals. 5 states charge in-network ATM fees of \$1.05 to \$1.50 after free withdrawals (1-5/deposit) are exhausted. All states charge out-of-network ATM fees, but 7 states provide 1 to 2 free withdrawals per deposit.
Over-the-Counter Teller Withdrawals	<ul style="list-style-type: none"> 14 card programs charge no teller withdrawal fees. 5 states charge \$2.10 to \$4.00 with 1 to 2 free withdrawals per deposit.
Account Information	<ul style="list-style-type: none"> 13 states charge no balance inquiry fees. 6 states charge \$0.40 to \$1.00 for some or all ATM balance inquiries. 18 states charge no fees for ad hoc statements on request. 1 state charges \$3.00 for ad hoc statements. At least 11 states will mail monthly statements to consumers for free (9) or a \$1.00 to \$3.00 fee (2). 1 state charges \$0.10 for balances by text message after one free text per deposit. 2 states charge research fees of up to \$25 per hour.
Customer Service	<ul style="list-style-type: none"> 15 states charge no customer service fees for live or automated calls. 2 states charge automated call fees of \$0.35 to \$0.40 after free calls (4-5/month) are exhausted. 4 states charge fees of \$0.35 to \$3.00 for live customer service after free calls (1-5/month) are exhausted.
Penalty Fees	<ul style="list-style-type: none"> 17 states charge no declined transaction fees for POS transactions and 13 do not at ATMs. 6 states charge \$0.20 to \$1.00 for some or all declined transactions. 5 states charge legal process fees of \$50 to \$100.
Lost/Stolen Cards	<ul style="list-style-type: none"> 5 states charge no fees for replacement cards. 11 states give one free replacement per year (or, for one state, every three years) then charge \$2.50 to \$15.00. 3 states charge \$5.00 to \$5.95 for every replacement card.
Inactivity Charges	<ul style="list-style-type: none"> 8 states charge no inactivity fees. 11 states charge \$0.50 to \$5.00 per month after 2 to 14 months of inactivity.

TABLE 3

State Government Payroll Cards with No Network ATM or Teller Fees*

Arizona	(Bank of America)	Oklahoma	(Chase)
Kentucky	(Bank of America)	Oregon	(US Bank)
Missouri	(NetSpend Skylight)	South Dakota	(First Premier Bank)
Nebraska	(US Bank)	Washington	(US Bank)
New Hampshire	(Bank of America)	West Virginia	(Citibank)
Ohio	(KeyBank)		

*Note: States in bold also waive some out-of-network ATM fees.