

Appendix B

2013 State-by-State Highlights of Unemployment Compensation Prepaid Card Programs

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

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 at an ATM or merchant. 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.
PIN: The fee for a point-of-service (POS) transaction using a personal identification number.
Teller: The fee for a withdrawal from the teller window.
 *Free transactions only at network ATMs or the card issuer's branches.

State (bank)	Ranking	State-by-State Highlights	Notable Fees (not all fees) ¹
Alabama (Comerica)	2013: Neutral	Alabama made some changes to improve the card but still has some unwelcome fees. The card added two more fee-free cash withdrawals at network ATMs and one balance inquiry per month is now free. But the card retained and increased the fees for denied transactions and customer service calls.	\$1.50/4F* \$0.40/1F* Bal \$0.50 DT ATM \$0.35/8F IVR
	2011: 		
Alaska (JPMorgan Chase)	2013: 	Alaska's card is one of only two states that put workers in a Catch-22: pay a balance inquiry fee or risk a denied transaction fee. Alaska is also one of only three states that do not offer any free teller-assisted withdrawals and the teller fee is the highest of any state. The prepaid card does provide one free ATM withdrawal per deposit at either in- or out-of-network ATMs, but then charges a high \$1.50 fee.	\$1.50/2F ATM \$0.40 Bal \$5.00 Teller \$0.50 DT \$0.35/4F IVR
	2011: ² 		

¹ We have not listed fees for replacement cards, inactivity fees, monthly statements, foreign transactions, bill payment services, or alerts. See Appendix C for links to the complete fee schedules.

² We have corrected Alaska's 2011 rating to "thumbs down" based on a balance inquiry fee that the state did not disclose to us in 2011. Combined with the other fees, the cumulative effect is a Catch-22 and a lot of fees.

Arizona (JPMorgan Chase)	2013: 	Arizona should offer the choice of direct deposit earlier in the application process, but has a decent prepaid card with no fees at network ATMs and no penalty fees. It also includes 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 \$0.25/8F IVR
	2011: 		
Arkansas (U.S. Bank)	2013: 	Arkansas is one of five states that recently eliminated its overdraft fee. 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
	2011: 		
California (Bank of America)	2013:  	California violates federal law by not offering direct deposit first, but the state has the best overall UC prepaid card. The card offers 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.	\$1.00/4F ATM-out
	2011:  		
Colorado (JPMorgan Chase)	2013: Neutral	Colorado reduced several fees since 2011 and workers who use network ATMs can avoid most fees. But the card would be improved further by eliminating all fees for ATM balance inquiries and denied transactions and by permitting one free teller withdrawal per deposit.	\$1.50/2F ATM-out \$0.50 Bal-out \$4.00/2F Teller \$0.75/2F DT \$0.25/8F IVR
	2011: 		
Connecticut (JPMorgan Chase)	2013: Neutral	Connecticut dropped its denied transaction fee, but should also eliminate the ATM balance inquiry fee. The card offers unlimited teller withdrawals, good access to 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 \$0.25/5F IVR
	2011: 		
Delaware	No prepaid card yet but one is coming soon.		

District of Columbia (Citibank)	2013: 	The new Washington, D.C. card is almost fee-free, with no penalty or information fees and a free cash withdrawal for each deposit at in-network ATMs, though workers will pay at out-of-network ATMs.	\$1.75/4F* ATM
	2011: No card.		
Florida (Wells Fargo)	2013: Neutral	Florida has several fees, but recipients who live near a network ATM have decent free access to cash and information. But fees at out-of-network ATMs are high.	\$2.25 ATM-out \$0.75 Bal-out \$3.00/2F Teller \$0.50/5F IVR
	2011: Neutral		
Georgia (Comerica)	2013: 	The new Georgia card has almost no fees for ordinary use as long as workers use network ATMs, though there are fees for using the optional bill payment and text message deposit notification features.	\$0.95 ATM-out
	2011: No card.		
Hawaii	No prepaid card yet.		
Idaho (U.S. Bank)	2013: 	Idaho is one of five states that recently eliminated its overdraft fee. The card offers excellent access to free account information, including the option of monthly paper statements, and has generally good access to cash without fees. However, Idaho should eliminate the customer service fee, which is the highest of any state.	\$1.25 ATM-out \$3.00/3F CS
	2011: 		
Illinois (JPMorgan Chase)	2013: Neutral	Illinois made some improvements but also some fee increases. Workers can now withdraw cash for free after each biweekly deposit, but pay a higher fee after that. Balance inquiries are now free at network ATMs but the \$1 fee out of network fee and the new denied transaction fee are unfortunate. The card could also be improved by permitting one free teller withdrawal per deposit and unlimited customer service calls, especially for automated services.	\$1.40/2F ATM \$1.00/1F Bal-out \$5.00/1F Teller \$1.00/3F DT \$0.35/6F IVR
	2011: 		

Indiana (PNC)	2013: 	Indiana violates federal law by not offering direct deposit first, <i>and</i> the card doesn't even offer the option of automatic transfers to a bank account. The card also assesses a fee for all ATM balance inquiries and charges even for automated telephone balance inquiries, after 6 each month, although several of the fees have been reduced slightly since 2011.	\$1.05/4F* ATM \$0.40 Bal \$0.20/4F DT ATM \$0.40/6F IVR \$0.40/6F CS
	2011: 		
Iowa (Wells Fargo)	2013: 	Iowa is one of two states that put consumers in a Catch-22 with a fee for all ATM balance inquiries and all denied transactions 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 \$0.50 DT ATM \$0.40/6F IVR
	2011: 		
Kansas (Citibank)	2013: Neutral	Kansas violates federal law by not offering direct deposit first. The Kansas prepaid card has unwelcome balance inquiry fees but they are not as steep as on some cards. Otherwise, workers can generally avoid fees.	\$0.75/4F ATM \$0.25 Bal
	2011: Neutral		
Kentucky	No prepaid card yet.		
Louisiana (JPMorgan Chase)	2013: Neutral	Workers in Louisiana who use network ATMs can avoid most fees. The card has several fees but offers a number of free transactions before the fees kick in. The state removed the fee for transactions at in-network ATMs and added a number of free transactions for out-of-network ATM use, denied transactions, and teller withdrawals. The card could be improved by eliminating all fees for balance inquires and customer service, especially for using the automated menu.	\$1.50/4F ATM-out \$0.75/4F Bal-out \$4.00/4F Teller \$0.75/4F DT ATM \$0.25/8F IVR
	2011: Neutral		

Maine (JPMorgan Chase)	2013: Neutral	Maine is the only state 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
	2011: Neutral		
Maryland (Citibank)	2013: 	Maryland violates federal law by not offering direct deposit, but the state 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. Recipients can arrange for payments to be automatically transferred but there might be a delay in receiving funds.	\$1.50/4F* ATM
	2011: 		

Massachusetts	No prepaid card yet.		
Michigan (JPMorgan Chase)	2013: Neutral	Michigan made some improvements by lowering the denied transaction fee and waiving two a month and dropping ATM balance inquiry fees in network. Workers can avoid those fees with careful use, but both should be completely eliminated.	\$1.50/4F* ATM \$1.00 Bal-out \$4.00/2F Teller \$1.00/2F DT
	2011: ³ 		
Minnesota (U.S. Bank)	2013: 	The Minnesota card has no penalty fees and generally ample access to cash and information without fees. But the stiff customer service fee, tied for the highest of any state, should be eliminated. The card could also be improved by offering some free out-of-network ATM withdrawals.	\$1.50 ATM-out \$3.00/1F CS
	2011: 		

³ The 2011 “thumbs down” for Michigan, due to the high denied transaction fee and a number of other fees, was inadvertently left off of the original version of the 2011 report.

Mississippi (Comerica)	2013 : Neutral	The Mississippi card permits three free in-network ATM withdrawals per month, but benefits are paid weekly so workers will likely incur some fees. The card could also be improved by eliminating all fees for balance inquiries, denied transactions, and automated customer service calls, as well as the option to sign up for paper statements.	\$1.75/3F* ATM \$0.75/3F* Bal \$0.50/3F* DT ATM \$0.50/5F IVR
	2011: Neutral		
Missouri (Central Trust Bank)	2013: Neutral	Missouri is one of only two states with no free teller withdrawals. Otherwise, Missouri charges no ATM fees in-network and offers a number of free transactions even at out-of-network ATMs. Although fees for automated customer service and denied transactions kick in only after free transactions are used up, those fees should be eliminated altogether.	\$1.75/4F ATM-out \$0.50/4F Bal-out \$1.25 Teller \$0.25/4F DT \$0.50/12F IVR
	2011: ⁴ Neutral		
Montana	No prepaid card yet.		
Nebraska (U.S. Bank)	2013: 	Nebraska is one of five states that recently eliminated its overdraft fee. The card offers excellent access to free account information, including automatic free monthly paper statements, and has generally good access to cash without fees.	\$1.25/1F ATM-out
	2011: ⁵ 		

⁴ We have adjusted Missouri’s 2011 rating to neutral instead of “thumbs up” as we mistakenly thought there were some free teller withdrawals.

⁵ The 2011 “thumbs down” for Nebraska, due to the overdraft fee, was inadvertently left off of the 2011 report.

Nevada (Wells Fargo)	2013: Neutral	Nevada violates federal law by not offering direct deposit, and the card does not even permit transfers to a bank account, though that may change. After some free transactions, the card charges fees for denied transactions, ATM balance inquiries and automated (IVR) customer service calls.	\$1.75/4F* ATM \$0.50/1F Bal \$0.50/2F DT ATM \$0.35/5F IVR
	2011: Neutral		
New Hampshire	No prepaid card yet.		
New Jersey (Bank of America)	2013: 	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
	2011: 		
New Mexico (Wells Fargo)	2013: Neutral	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 and customer service fees.	\$1.50/4F* ATM \$10.00/4F Teller \$0.50/4F DT ATM \$0.50/4F IVR \$1.50/2F CS
	2011: Neutral		
New York (JPMorgan Chase)	2013: Neutral	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
	2011: Neutral		

North Carolina (Wells Fargo)	2013: Neutral	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 \$2.50/8F Teller \$1.00 DT ATM
	2011: Neutral		
North Dakota (U.S. Bank)	2013: 	North Dakota 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 by offering some free out-of-network ATM withdrawals and by adding an option to sign up for paper statements.	\$1.25 ATM-out
	2011: 		
Ohio (U.S. Bank)	2013: 	Ohio is one of five states that recently eliminated its overdraft fee. The card offers excellent access to free account information, including monthly paper statements, and has generally good access to cash without fees. The card could be improved by introducing some free cash withdrawals at out-of-network ATMs.	\$1.50 ATM-out
	2011: 		
Oklahoma (Comerica)	2013: Neutral	The Oklahoma card has adequate cash access but charges for every ATM balance inquiry and even for calls to the automated menu, after 5/month. The state should also eliminate the denied transaction fee.	\$1.50/4F ATM \$2.00 ATM-out \$0.50 Bal \$2.00 Teller-out \$0.50/2F DT ATM \$0.50/5F IVR
	2011: Neutral		
Oregon (U.S. Bank)	2013: 	Oregon vastly improved its card, dropping the overdraft and teller withdrawal fees and adding unlimited network ATM withdrawals. The card also offers free account information, including monthly paper statements.	\$2.00/2F ATM-out
	2011: 		

Pennsylvania (JPMorgan Chase)	2013: 	Pennsylvania changed vendors to JPMorgan Chase and now has one of the best cards, dropping fees for use of network ATMs, balance inquiries, and customer service, increasing the size of their ATM network, and adding some free transactions out of network. The card also offers the option of free monthly paper statements.	\$1.25/2F ATM-out
	2011: Neutral		
Rhode Island (JPMorgan Chase)	2013: 	The Rhode Island card eliminated some of the most problematic fees. The card offers the most free out-of-network ATM withdrawals of any state: two for each deposit. There are also unlimited free calls to customer service. The card could be improved by eliminating the denied transaction fee.	\$1.50/8F ATM-out \$5.00/4F Teller \$0.25/4F DT
	2011: 		
South Carolina (Bank of America)	2013: 	South Carolina dropped the customer service fee and in-network ATM fee. 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 out-of-network ATM fees for those far from a network ATM and eliminating all fees for denied transactions.	\$1.50 ATM-out \$2.00/4F Teller \$0.50/4F DT ATM
	2011: Neutral		
South Dakota (U.S. Bank)	2013: 	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 upon request. The card could be improved by offering some free out-of-network ATM withdrawals.	\$1.25 ATM-out
	2011: 		

Tennessee (JPMorgan Chase)	2013: Neutral	The Tennessee card had the most fees of any state in 2011 but has made several improvements. The card provides ample access to information but still does not provide at least one free ATM withdrawal per weekly deposit. The card could also be improved by offering the option to sign up for paper statements.	\$0.40/2F ATM \$0.25/4F IVR
	2011: 		
Texas (JPMorgan Chase)	2013: Neutral	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, e-mail, or telephone alerts when funds are deposited, and customer service calls are free.	\$1.50/2F ATM-out \$0.50 Bal-out \$5.00/2F Teller \$1.00 DT
	2011: Neutral		
Utah (JPMorgan Chase)	2013: Neutral	The Utah card has improved slightly from 2011 by adding some free denied transactions, and workers who are careful can avoid most fees. But unlike the better cards, it does not offer unlimited ATM withdrawals in-network. The balance inquiry and denied transaction fees should also be dropped completely.	\$1.50/4F ATM \$0.50/4F Bal-out \$4.00/4F Teller \$1.00/4F DT
	2011: Neutral		
Vermont	No prepaid card yet.		
Virginia (Comerica)	2013: Neutral	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). Workers now have the option of signing up for monthly paper statements	\$1.45/5F* ATM \$0.50/1F* Bal \$2.50/2F Teller \$0.50/2F DT ATM
	2011: Neutral		
Washington	No prepaid card yet.		

West Virginia (JPMorgan Chase)	2013: Neutral	The West Virginia card has few fees if you stay away from out-of-network ATMs, but charges a stiff fee if you use them. The card could be improved by eliminating fees for balance inquiries and customer service, as well as adding a paper statement option.	\$2.50 ATM-out \$0.25 Bal-out \$1.25/2F CS
	2011: 		
Wisconsin	No prepaid card yet.		
Wyoming (U.S. Bank)	2013: 	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. The card could also be improved by offering some free out-of-network ATM withdrawals. Wyoming is also one of only six states that do not offer direct deposit, though it does offer a paper check option.	\$1.50 ATM-out
	2011: 		