

[Tell Congress Not to Block the CFPB's Prepaid Card Rule](#)



New rules protecting prepaid cards against hidden fees and fraudulent charges are in jeopardy!

[Tell Congress that you oppose blocking the Consumer Financial Protection Bureau's \(CFPB\) prepaid card rule and that you support the CFPB's work on behalf of working families.](#)

[Tips for advocates](#) || [Other actions you can take](#)

Congress is threatening to use an obscure law to block common sense [new rules](#) the CFPB just enacted to:

- give prepaid cards the same protections against fraud, unauthorized charges and errors that debit cards have;
- help consumers avoid hidden fees and comparison shop with [a simple chart of key fees](#);
- provide convenient, free access to account transactions and account balances;
- tell employees they do not have to receive wages on a payroll card; and
- limit overdraft fees and prevent unaffordable credit features on prepaid cards by requiring hybrid prepaid-credit cards to comply with credit card laws.

But [NetSpend](#), the only major prepaid card company that charges overdraft fees, is pushing Congress to block the rule to preserve \$80 million in overdraft and other fees charged each year to struggling families.

Please call your U.S. senators through the Capitol Switchboard at (202) 224-3121, or find their office number [here](#). You can also fill out the form below to access the email message. Every letter makes a difference but a **letter** with your own concerns has the greatest effect. Your email will be sent directly to your senators and congressional representative.

Tips for Advocates

- [Writing an Effective Letter to Your Elected Official](#)
- [Writing a Letter to the Editor](#)
- [Calling Your Senators](#)

Other Actions You Can Take

- Voice your support for the CFPB and the CFPB's prepaid credit card rules at a local [upcoming event](#) for your member of Congress and [sign up to learn about future ones](#).
- [COMPLAIN to the CFPB about a problem with a prepaid card](#) or call toll-free at (855) 411-2372.
- [LEARN MORE about the Prepaid Cards Rule](#).
- [LEARN MORE about NCLC's work to improve prepaid debit cards and payroll cards](#).

*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.