

Consumer Action Prepaid Credit Card Survey - 2012

About This Survey

Consumer Action's 2012 Prepaid Card Survey was conducted Jan. 16-March 22 by Alegra Howard. The survey was coordinated and supervised by Ruth Susswein.
Note: You are prohibited from using Consumer Action's name or any reference to its surveys in advertising or for any other commercial purpose.

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Key to Survey

NAME OF CARD ISSUER	The company that issues the card.
NAME OF CARD	The name of the card.
URL SOURCE OF CARD INFO	Where Consumer Action found the information presented in this report.
Card's Terms and Conditions	The contract governing the cardholder's use of the card.
URL of ISSUER	The main website of the issuer.
ISSUER PHONE	The issuer's telephone number.
CARD AVAILABILITY (STATES)	Where you can buy and/or use the card.
FDIC INSURED?	The FDIC – short for the Federal Deposit Insurance Corporation – is an independent agency of the United States government. The FDIC protects depositors of insured banks located in the United States against the loss of their deposits if an insured bank fails.
FRAUD PROTECTION?	How the issuer protects you against unauthorized use of the card.
ERROR RESOLUTION?	Your rights to dispute an error on your account.
Temporary Card	Off the shelf cards are called “temporary” cards because you either use them up or convert the account into a permanent personalized card that you can reload with funds again and again.
Minimum Load	The smallest balance allowed on the card.
Maximum Balance	The largest amount you can have (or load) on the card at one time.
Personalized Card	Once your identity has been verified, a personalized card will be mailed to you and you can load funds on it.
Minimum Load	The smallest balance allowed on the card.
Maximum Balance	The largest amount you can have (or load) on the card at one time.
USE OF CARD	This section explains how you use the card.
CARD RESTRICTIONS	Any restrictions on the use of the card.
Reload Process	How you deposit funds (load or reload) the card.
Credit check required?	Will your credit history have to be verified before you can get a card.
Bank account required?	Are you required to have a bank account before you can get a card.
Requirements	Any additional requirements on the card.
Direct Deposit	Can you designate the card to receive direct deposits from your employer or government benefits?
UPGRADES	Any special add-ons to the card.
FEES:	This section explains the fees on the card.
Initial Purchase/Activation	The fee to buy or activate the card.
Reload	The fee to deposit money (load or reload) on the card.
Withdrawal	The fee to withdraw cash, at an ATM machine or elsewhere.
Lost, Stolen or Additional Card	The fee for a replacement or additional card.
Direct Deposit	The fee to have income direct deposited on the card.
Monthly Maintenance Fee	A fee on some cards that is charged monthly just to have the card.
Transaction	A fee charged everytime you make a transaction.
Customer Service	A fee to call customer service.
Balance Inquiry	A fee to check your balance at an ATM machine.
Foreign Currency Conversion Fee	A fee charged when you use the card to make purchases with a foreign-based vendor online or in person when you are in another country.
Other	Any other information that may be applicable.
MANAGING YOUR CARD ONLINE	How you can check your card's balance online and monitor your account.
Text to check balance?	If you can receive text messages to let you know your balance.
Low balance email/text alerts?	If you can receive email or text alerts when your balance is low.
HOW TO AVOID FEES	Ways to use the card in a more cost effective manner by avoiding fees.

About the Survey

CONFIDENTIALITY	How is your personal information protected, or not protected.
PRIVACY NOTICE	The issuer's policy on how it treats your personal information for business, marketing and other purposes.

					PIN/Signature Purchase Transaction Fees	Balance Inquiry Fee	FDIC Insured
Card Name	Customer Service Number	Monthly Fee	Issuer Reload Fees / Third-party Reload Fees	ATM Withdrawal Fee			
Account Now Prepaid Visa Gold	877-684-7465 / www.accountnow.com	\$9.95	\$0 / Up to \$4.95	\$0 - \$2.50	\$0	\$1	Yes
Account Now Visa Classic	800-708-7166 / www.accountnow.com	\$5	\$0 / Up to \$4.95	\$2.50	\$1	\$1	Yes
American Express Bluebird	866-545-7847 / www.bluebirdmoney.com	\$0	\$0 / \$1	\$0 (See footnote 2) - \$2.00	\$0	\$0	No
American Express for Target	888-872-9105 / www.americanexpress.com/target	\$0	\$0-\$3 / No third party option	\$0 (See footnote 2) - \$3	\$0	\$0	No
American Express Prepaid	866-207-7970 / www.americanexpress.com/prepaid	\$0	\$0 / Up to \$4.95	\$0 (See footnote 2) - \$2.00	\$0	\$0	No
Bank Freedom Prepaid MasterCard	877-237-6262 / www.bankfreedom.com	\$5	\$0 / Up to \$4.95	\$2.50	\$0	\$0.50	Yes
Capital One Prepaid MasterCard	888-855-2265 / www.capitalone.com/prepaid-cards	\$4.95	\$0 / \$4.95	\$0 (See footnote 2) - \$1.95	\$0	\$0	Yes
Green Dot Prepaid Visa & MasterCard	866-795-7597 / www.greendot.com/greendot	\$5.95	\$0 / \$4.95	\$0 - \$2.50	\$0	\$0 -\$.50	Yes
H&R Block Emerald Prepaid MasterCard	888-687-4722 / www.hrblock.com/emerald	\$0	\$0 / Up to \$4.95	\$2.50	\$0	\$0 - \$1	Yes
Jackson Hewitt Smartcard Prepaid Visa	866-218-6688 / www.jacksonhewitt.com/smartcard	\$5.95	\$0 / Up to \$4.95	\$2.50	Signature - \$0; PIN \$.25 per transaction	\$0.50	Yes
Mango MasterCard Prepaid Card	877-896-2646 / www.mangomoney.com	\$5.00	\$0 / Up to \$4.95	\$2	\$0	\$0 - \$.50	Yes
Modern Cash Prepaid MasterCard	866-717-6658 / www.moderncashprepaid.com	\$9.95	\$0 / \$4.95	\$0 - \$2.50	\$0	\$0 - \$.50	Yes
NetSpend Prepaid Visa and MasterCard	866-387-7363 / www.netspend.com	\$0/\$5.95/\$9.95	\$0 / Up to \$4.95	\$2.50	\$0-\$2	\$0 -\$.50	Yes
OneWest Prepaid Card	877-749378 / www.owb.com/banking/prepaid	\$4.95	\$0 / Up to \$4.95	\$0 - \$2.50	\$0	\$0 - \$.50	Yes
PayPal Prepaid Mastercard	866-753-6440 / www.paypal-prepaid.com	\$4.95	\$0 / Up to \$4.95	\$1.95	\$0	\$0 - \$.50	Yes
READYdebit Visa Prepaid Card - Control	866-295-2460 / www.readydebit.com	\$3.95	\$0 / Up to \$4.95	\$2.25	\$0.95	\$0 - \$.50	Yes
READYdebit Visa Prepaid Card - Platinum	866-295-2460 / www.readydebit.com	\$14.95	\$0 / Up to \$4.95	\$2	\$0	\$0	Yes
READYdebit Visa Prepaid Card - Select	866-295-2460 / www.readydebit.com	\$9.95	\$0 / Up to \$4.95	\$2.25	\$0	\$0	Yes
Regions Now Visa Prepaid Card	800-734-4667 / promo.regions.com/NowBanking	\$5	\$0-\$3 / Up to \$4.95	\$0 - \$2	\$0	\$0 - \$2	Yes

					PIN/Signature Purchase Transaction Fees	Balance Inquiry Fee	FDIC Insured
Card Name	Customer Service Number	Monthly Fee	Issuer Reload Fees / Third-party Reload Fees	ATM Withdrawal Fee			
RushCard - Pay As You Go	866-787-4150 / www.rushcard.com	\$0	\$0 / Up to \$4.95	\$1.95	\$1 (capped at \$10 a month)	\$0 - \$.50	Yes
RushCard - Pay Monthly (See footnote 3)	866-787-4150 / www.rushcard.com	\$5.95 (See footnote 3) / \$9.95	\$0 / Up to \$4.95	\$0 (See footnote 4) - \$2.50	\$1 PIN, \$0 Signature (See footnote 5)	\$0 - \$.50	Yes
The Approved Prepaid MasterCard (Suze Orman)	888-259-0113 / http://theapprovedcard.com	\$3	\$0 / Up to \$4.95	\$2.00	\$0	\$0 - \$1	Yes
Univision MasterCard Prepaid Card	877-883-6688 / www.univisiontarjeta.com/en (for Spanish don't use the /en)	\$9.95	\$0 / Up to \$4.95	\$0 - \$1.95	\$0	\$0	Yes
Walmart MoneyCard Mastercard and Visa Prepaid Cards	877-937-4098 / www.walmartmoneycard.com/walmart	\$3	\$0-\$3 / Up to \$4.95	\$0 - \$2	\$0	\$0 - \$1	Yes
Western Union mun2 Prepaid MasterCard	888-366-7079 / www.wuprepaid.com/wuprepaid/public/mun2_en	\$0	\$0-\$4.95 / Can only reload at Western Union	\$1.95	\$0	\$0 - \$.45	Yes
Western Union Prepaid Visa Card	877-220-3985 / www.wuprepaid.com	\$0	\$0-\$4.95 / Up to \$4.95	\$1.95	\$0	\$0 - \$.45	Yes
YAP MasterCard Prepaid Card	Note: No longer available as of 2/28/12	\$5	\$0 / Up to \$4.95	\$2	\$0	\$0 -\$.50	Yes
Young Money Prepaid Discover Card	855-896-2273/ www.youngmoneycards.com	\$3.95	\$0 / Up to \$4.95	\$2	\$0	\$0	Yes

Footnotes

- (1) Third party reload fees often apply (\$0 - \$4.95)
- (2) First one free
- (3) As of March 2012, with direct deposit a \$5.95 per month plan is available (RushUnlimited).
- (4) Two free withdrawals per month
- (5) RushUnlimited users have unlimited free pin and signature transactions.

Account Now Gold Visa Prepaid Card

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 23, 2012

NAME OF CARD ISSUER	BankCorp Bank
NAME OF CARD	Account Now Gold Visa Prepaid Card
URL SOURCE OF CARD INFO	https://gold.accountnow.com/
Cardholder Agreement/Terms and Conditions	https://gold.accountnow.com/company/terms_conditions.aspx
URL of ISSUER	http://www.bankmeta.com/
ISSUER PHONE	877-684-7465
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Your deposits are FDIC insured up to \$250,000.
FRAUD PROTECTION?	<p>Yes. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call 877-984-7465. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify issuer within two (2) business days and you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to PIN transactions not processed by Visa or ATM cash withdrawals. If you notify issuer within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify issuer within two (2) business days after you learn of the loss or theft of your Card and issuer can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.</p>
ERROR RESOLUTION?	<p>Yes. In case of errors or questions about your electronic transactions, call 877-984-7465 or write us at AccountNow Customer Service, P.O. Box 1966, San Ramon, CA 94583, Attention: Disputes as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 877-984-7465 or writing us at AccountNow Customer Service, P.O. Box 1966, San Ramon, CA 94583.</p> <p>You will need to disclose:</p> <ol style="list-style-type: none"> 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. <p>If you tell issuer orally, they will require that you send your complaint or question in writing within ten (10) business days.</p> <p>They will determine whether an error occurred within ten (10) business days after hearing from you and will correct any error promptly. They may need up to forty-five (45) days to investigate your complaint or question.</p>
Personalized Card	
Minimum Load	\$0.01
Maximum Balance	The maximum daily limit is either \$6,000 or \$7,500 (please refer to your Cardholder Agreement) for Direct Deposit and up to \$1,500 for cash loads, although certain cash load partners may have their own daily limits. For cash loads there is also a monthly limit of \$9,500.
USE OF CARD	

Account Now Gold Visa Prepaid Card

CARD RESTRICTIONS	There is a dail \$500 atm cash withdrawal limit and a \$750 over the counter cash back limit. Cardholder is able to make \$3000 in purchase per day for PIN and purchases, \$3,000 for signature purchases; a maximum total of \$7,250 in cash withdrawal/purchases per day. There is no minimum on the amount you can add to your account; however, there is a daily maximum you can add to your account. The maximum daily limit is either \$6,000 or \$7,500 (please refer to your Cardholder Agreement) for Direct Deposit and up to \$1,500 for cash loads, although certain cash load partners may have their own daily limits. For cash loads there is also a monthly limit of \$9,500. You can add cash to your prepaid account up to 30 times in a 30-day time period using any of the available options: MoneyGram, REloadit, Western Union, Visa ReadyLink (Visa only), or Green Dot (With Western Union, you are limited to a maximum of 10 times per 30-day period). For example, in a given 30 day period, you can add money 10 times using Western Union and another 20 times using MoneyGram or Green Dot, for a total of 30 times.
Reload Process	Direct Deposit is free. To add money to your prepaid account using cash, you will need to take your cash and card number to a store location that offers one of the following money transfer services: MoneyGram - \$3.95 fee, Reloadit - \$3.95 fee, Green Dot Money Pak \$4.50-\$4.95 fee, Western Union - \$4.50 fee, Visa ReadyLink (Visa Only) - \$4.95 fee.
Credit check required?	No
Bank account required?	No
Requirements	The minimum age to apply for a prepaid account is 14 years old. To apply for an AccountNow Prepaid Visa or MasterCard card, you will need to provide your name, phone number, email address, social security number, and mailing address. To receive your welcome package and prepaid card, you must enter a physical U.S. address. Cards cannot be sent to post office (P.O.) boxes.
Direct Deposit	Free
UPGRADES	
FEES:	http://www.accountnow.com/services/fees-schedule.aspx
Initial Purchase/Activation	\$0
Reload	\$0; Third party cash-load fees will apply: MoneyGram - \$3.95 fee, Reloadit - \$3.95 fee, Green Dot Money Pak\$4.50-\$4.95 fee, Western Union - \$4.50 fee, Visa ReadyLink (Visa Only) - \$4.95 fee.
ATM Cash withdrawal	\$2.50; \$0 cash withdrawals by PIN (at non-ATM and Teller. For example, cash back at grocery and retail stores); International ATM withdrawal - \$4.95 per transaction
Check Processing	Depends on third party vendor
Second Card or Additional Card Replacement	No charge for one Card per year for AccountNow Gold Direct Deposit customers; \$10.00 per request otherwise
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$9.95 - fee waived each month for Direct Deposit and when \$2,500 or more is loaded on card in the previous 30 days.
Transactions	\$0
Bill Pay	\$0; Expedited Bill Pay Service: Electronic Payment - \$9.95 per request, Payment by Check - \$19.95 per request;
Customer Service	\$0.50 per call to automated phone system (waived for Direct Deposit customers); Call to live agent - \$1 per call (waived for Direct Deposit customers)
Balance Inquiry	ATM balance inquiry - \$1

Account Now Gold Visa Prepaid Card

Foreign Currency Conversion Fee	2.95% of transaction amount after conversion
Other	ATM Decline Fee - \$0.40; Bill Stop - \$20 per request; Card Account Closure Check Fee – If you decide to close your Card Account and request a check to bring your balance to zero - \$15.95
MANAGING YOUR CARD ONLINE	Yes. Text message and email alerts notifying cardholder of low balance are also available.
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Customer service fees are waived for Direct Deposit customers.
CONFIDENTIALITY	Issuer may disclose information to third parties about your Card Account or the transactions you make: Where it is necessary for completing transactions; In order to verify the existence and condition of your Card Account for a third party, such as a merchant; In order to comply with government agency or court orders, or other legal reporting requirements; If you give us your written permission; or; To our employees, auditors, affiliates, service providers or attorneys as needed.
PRIVACY NOTICE	https://gold.accountnow.com/company/Privacy_Policy.aspx

Account Now Prepaid Visa Card "Classic"

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Last updated: March 23, 2012

NAME OF CARD ISSUER	MetaBank
NAME OF CARD	Account Now Prepaid Visa Card "Classic"
URL SOURCE OF CARD INFO	http://www.accountnow.com/help/help-signup.aspx#q-ccard
Cardholder Agreement/Terms and Conditions	http://www.accountnow.com/company/terms-conditions.aspx
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	800-708-7166
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Your deposits are FDIC insured up to \$250,000.
FRAUD PROTECTION?	Yes. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call 877-984-7465. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify issuer within two (2) business days and you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to PIN transactions not processed by Visa or ATM cash withdrawals. If you notify issuer within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify issuer within two (2) business days after you learn of the loss or theft of your Card and issuer can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.
ERROR RESOLUTION?	<p>Yes. In case of errors or questions about your electronic transactions, call 877-984-7465 or write us at AccountNow Customer Service, P.O. Box 1966, San Ramon, CA 94583, Attention: Disputes as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 877-984-7465 or writing us at AccountNow Customer Service, P.O. Box 1966, San Ramon, CA 94583.</p> <p>You will need to disclose:</p> <ol style="list-style-type: none"> 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. <p>If you tell issuer orally, they will require that you send your complaint or question in writing within ten (10) business days.</p> <p>They will determine whether an error occurred within ten (10) business days after hearing from you and will correct any error promptly. They may need up to forty-five (45) days to investigate your complaint or question.</p>
Personalized Card Balance	
Minimum Load	\$0.01
Maximum Balance	The maximum daily limit is either \$6,000 or \$7,500 (please refer to your Cardholder Agreement) for Direct Deposit and up to \$1,500 for cash loads, although certain cash load partners may have their own daily limits. For cash loads there is also a monthly limit of \$9,500.
USE OF CARD	

Account Now Prepaid Visa Card "Classic"

CARD RESTRICTIONS	Per day, there is a \$300 atm cash withdrawal limit and a \$300 over the counter cash back limit. Cardholder may make up to \$2,000 in purchases per day for PIN and \$2,000 in signature purchases; a \$4,600 max per-day withdraw/spending limit. There is no minimum on the amount you can add to your account; however, there is a daily maximum you can add to your account. The maximum daily limit is either \$6,000 or \$7,500 (please refer to your Cardholder Agreement) for Direct Deposit and up to \$1,500 for cash loads, although certain cash load partners may have their own daily limits. For cash loads there is also a monthly limit of \$9,500. You can add cash to your prepaid account up to 30 times in a 30-day time period using any of the available options: MoneyGram, Reloadit, Western Union, Visa ReadyLink (Visa only), or Green Dot (With Western Union, you are limited to a maximum of 10 times per 30-day period). For example, in a given 30 day period, you can add money 10 times using Western Union and another 20 times using MoneyGram or Green Dot, for a total of 30 times.
Reload Process	Direct Deposit is free. To add money to your prepaid account using cash, you will need to take your cash and card number to a store location that offers one of the following money transfer services: MoneyGram - \$3.95 fee, Reloadit - \$3.95 fee, Green Dot Money Pak \$4.50-\$4.95 fee, Western Union - \$4.50 fee, Visa ReadyLink (Visa Only) - \$4.95 fee. The minimum amount of each value reload is \$0.01
Credit check required?	No
Bank account required?	No
Requirements	The minimum age to apply for a prepaid account is 14 years old. To apply for an AccountNow Prepaid Visa or MasterCard card, you will need to provide your name, phone number, email address, social security number, and mailing address. To receive your welcome package and prepaid card, you must enter a physical U.S. address. Cards cannot be sent to post office (P.O.) boxes.
Direct Deposit	
UPGRADES	
FEES:	http://www.accountnow.com/services/fee-schedule.aspx
Initial Purchase/Activation	one-time setup fee of \$4.95
Reload	\$0 (third party reload fees will be applied \$0-\$4.95)
ATM Cash withdrawal	\$2.50 per transaction
Check Processing	Depends on third party load vendors.
Second Card or Additional Card Replacement	No charge for one Card per year for AccountNow Gold Direct Deposit customers; \$10.00 per request otherwise
Direct Deposit	Free
Monthly Maintenance Fee	\$5
Transaction	\$1 for PIN and Signature purchases
Customer Service	\$0.50 per call to automated phone system; Call to live agent - \$1 per call
Balance Inquiry	ATM balance inquiry - \$1
Foreign Currency Conversion Fee	2.95%
Other	ATM Decline Fee - \$0.40; Bill Stop - \$20 per request; Card Account Closure Check Fee – If you decide to close your Card Account and request a check to bring your balance to zero - \$15.95
MANAGING YOUR CARD ONLINE	Yes. Text message and email alerts notifying cardholder of low balance are also available.
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Customer service fees are waived for Direct Deposit customers.

Account Now Prepaid Visa Card "Classic"

CONFIDENTIALITY	Issuer may disclose information to third parties about your Card or the transactions you make:(1) Where it is necessary for completing transactions;(2) In order to verify the existence and condition of your Card for a third party, such as merchant;(3) In order to comply with government agency, court order, or other legal reporting requirements;(4) If you give us your written permission; or (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	http://www.accountnow.com/company/privacy-policy.aspx

Consumer Action Pre-Paid Credit Card Survey - 2012**Last updated:** March 26, 2012

NAME OF CARD ISSUER	American Express
NAME OF CARD	<i>American Express Bluebird</i>
URL SOURCE OF CARD INFO	www.bluebirdmoney.com
Cardholder Agreement/Terms and Conditions	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/gpr_alert_terms_and_conditions.do?vgnextoid=84c11ee53713d210VgnVCM200000d0faad94RCRD&vgnextchannel=95ddb81e8482a110VgnVCM100000defaad94RCRD&appInstanceName=default&name=gpr_alert_terms_and_conditions&type=intbenefitdetail
URL of ISSUER	https://www.americanexpress.com/
ISSUER PHONE	866-545-7847
CARD AVAILABILITY (STATES)	The Bluebird card is currently not available for sale in Arkansas or Vermont. Cards purchased by residents in other states cannot be shipped to these two states, or anywhere outside the United States.
FDIC INSURED?	No
FRAUD PROTECTION?	Card holder is not liable for fraudulent purchases. If your Card is lost or stolen, contact Customer Service. You will be required to provide your name, address, Card number, CID and other details for identification purposes. You agree to provide all information and assistance reasonably requested in order to timely make a complete investigation of the loss or theft, and issuer reserves the right to investigate the loss or theft. If your Card is lost or stolen, you will be issued a replacement Card with a value equal to the Available Funds on your Card at the time you notified issuer of the loss or theft. Purchase Protection also available.
ERROR RESOLUTION?	Call the Customer Service Number or write American Express, PO Box 30383, Salt Lake City, UT 84130 as soon as you can if you think your Online Transaction History or receipt is wrong, if you believe that an unauthorized transaction has occurred or if you need more information about a particular transaction. In the case of queries regarding Online Transaction History, AmEx must hear from you no later than sixty (60) days after the earlier of (i) the date you electronically access your Online Transaction History, if the error could be viewed there, or (ii) the date the FIRST written history on which the error appeared was sent. You may request a 60-day written history of your transactions at any time by calling the Customer Service Number or writing us at American Express, PO Box 30383, Salt Lake City, UT 84130. If you are delayed in contacting AmEx due to extenuating circumstances (such as a hospital stay or personal accident), we may extend this sixty (60) days for a reasonable time. AmEx will determine whether an error or unauthorized transaction occurred within 10 business days after they hear from you and will correct any error or unauthorized transaction promptly. AmEx may take up to 45 days to investigate your complaint or question. AmEx will credit your account within 10 business days for the amount you think is in error or relates to an unauthorized transaction, so that you will have the money during the time it takes us to complete their investigation.

American Express Bluebird

Temporary Card	If you want to start using the bluebird Card immediately, you can purchase a bluebird Starter Card at participating retail locations. You do not need to apply for a permanent card to obtain a temporary card. A \$5 purchase fee applies to your purchase of a temporary bluebird Starter Card. The temporary card has a \$25 minimum load requirement. However, please note that benefits, including Purchase Protection, international spend, reload ability, and special Entertainment Access, are not available on the temporary bluebird Starter Card. A temporary bluebird Starter Card may not be used outside of the U.S. Temporary cards cannot be reloaded. You do not need to supply your social security number when purchasing a temporary card.
Minimum Load	\$25.00
Maximum Balance	\$500
Personalized Card	
Minimum Load	\$25.00
Maximum Balance	\$2,500
USE OF CARD	Bluebird can be used anywhere in the world American Express Cards are accepted.
CARD RESTRICTIONS	The amount the bluebird Card User can withdraw depends on the available funds on the Card and applicable ATM limits, but cannot exceed \$200 per week. PIN cash back transactions are not available with Bluebird. The maximum bluebird balance and maximum monthly load amount cannot exceed \$2,500 per Card. You may currently load up to \$500 a day to bluebird via the bluebird Feeder Pack, subject to applicable Card load limits.
Reload Process	You may reload funds onto your permanent, personalized card the following ways: Direct deposit: Get part or all of your paychecks deposited to bluebird for free; Bank account: Add money online through your bank. You can set up single or automatic transfers for free; Cash: Add cash with Feeder Packs available at select retail locations for \$1. A bluebird Feeder Pack comes in denominations of \$50 or \$100.
Credit check required?	No
Bank account required?	No
Requirements	All bluebird Users must be at least 13 years of age.

American Express Bluebird

Direct Deposit	As Card purchaser, you may arrange to have all or part of your paycheck transferred directly to the Card by your employer or other appropriate payor. To enroll, you will need to provide your employer or payor with the direct deposit enrollment form available by accessing your online account at the Website (your employer may request that you fill out an alternate form). Funds transferred via direct deposit will generally be available on the day the transfer is received. If you have arranged to have direct deposits made to the Card, you may review your Online Transaction History or call the Customer Service Number to verify that each deposit has been made. We reserve the right to accept, reject or limit transfers via direct deposit in our sole discretion. You may cancel your direct deposit authorization at any time by sending a written notice to your employer and providing your employer and us sufficient time to act upon the notice. Your employer may terminate this method of payment, with or without cause, at any time.
FEES:	
Initial Purchase/Set Up	\$5 purchase fee for the temporary bluebird Starter Card. You can obtain a permanent bluebird Card without purchasing a temporary Starter Card in store by visiting the card's website.
Reload	\$0 Direct deposit and bank transfers. \$1 Feeder Pack fee for cash loads.
ATM Cash withdrawal	American Express charges no fee for the first ATM withdrawal each month. After that, you will be charged a \$2.00 fee per ATM withdrawal on your Card. Please note: ATM owners/operators may charge their own fees for each withdrawal or other use of their ATMs. No cash back with PIN transaction available.
Second Card or Additional Card Replacement	\$0. If you're over the age of 18, you may order and manage up to 3 bluebird Cards.
Monthly Maintenance Fee	\$0
Transactions	\$0
Bill Pay	Not available
Customer Service	\$0
Balance Inquiry	\$0 ATM balance inquiries; Check your balance by calling Customer Service anytime at 866-545-7847 (International Collect 80403556), logging into your account online or texting "BAL" + Last 4 Card number digits (i.e. "BAL XXXX") to 91315 once text alerts are enabled and have been set up.
Foreign Currency Conversion Fee	\$0.00
Other	
MANAGING YOUR CARD ONLINE	Yes. Log in through "My Account Center" to track purchases, view your balance, set up alerts and even manage up to three Cards on your account.

American Express Bluebird

Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Avoid the \$5 purchase fee of the starter card by applying online or over the phone. The card will be sent to you in the mail.
CONFIDENTIALITY	AmEx obtains information about you from a variety of sources. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions provide AmEx with additional information, such as your spending and payment history. Other sources, such as credit reporting agencies and providers of marketing information, furnish AmEx with additional information about your credit history, purchasing preferences, and other matters. AmEx also obtains information about you in connection with its efforts to protect against fraud. They call all of this information "Cardmember Information." If your Card is associated with a Vermont address, we will automatically treat your Card as if you had informed us not to share your credit-related information with our Affiliates. Any Funding Source associated with a Card must be owned by the purchaser of that Card.
PRIVACY NOTICE	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/gpr_privacy_notice.do?vanity=americanexpress.com/prepaidprivacy&vgnextoid=54901ee53713d210VgnVCM200000d0faad94RCRD&vgnextchannel=95ddb81e8482a110VgnVCM100000defaad94RCRD&appInstanceName=default&name=gpr_privacy_notice&type=intbenefitdetail
Other Info	As a Cardmember you are eligible to participate in the American Express Roadside Assistance Program and Purchase Protection

American Express for Target Prepaid Card

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: Feb. 2, 2012

NAME OF CARD ISSUER	American Express
NAME OF CARD	American Express for Target Prepaid Card
URL SOURCE OF CARD INFO	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/targetportal.do?vnextoid=2c28707ff6ff9210VgnVCM100000defaad94RCRD
Cardholder Agreement/Terms and Conditions	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/targetcmagreement.do?vnextoid=844a7f72f2faa210VgnVCM200000d0faad94RCRD&vnextchannel=95ddb81e8482a110VgnVCM100000defaad94RCRD&appInstanceName=default&name=targetcmagreement&type=intbenefitdetail
URL of ISSUER	https://www.americanexpress.com/
ISSUER PHONE	888-872-9105
CARD AVAILABILITY (STATES)	Card not available for sale in Arkansas (AR) and Vermont (VT)
FDIC INSURED?	No
FRAUD PROTECTION?	<p>If your Card is lost or stolen, contact Customer Service at 888-872-9105 (International Collect 80849-2261) immediately. You will be required to provide your name, address, Card number and other details for identification purposes. Upon your report to us of loss or theft, your Card will be suspended and no further transactions or purchases with the Card will be permitted. A replacement Card will be issued to you with a value equal to the Available Funds on the Card at the time you notified us of the loss or theft. You will be required to activate the replacement Card before use.</p> <p>You are not liable for fraudulent transactions or purchases with the Card. If you believe that an unauthorized transaction has occurred after your Card was lost or stolen, please follow the instructions described in the section entitled "Errors or Questions About Transactions Related to the Card." You agree to provide us all information and assistance reasonably requested to make a complete investigation and determination with respect to the loss or theft, or the occurrence of any fraudulent transactions or purchases on, your Card, and we reserve the right to complete such investigation.</p>

American Express for Target Prepaid Card

ERROR RESOLUTION?	<p>Call Customer Service at 888-872-9105 (International Collect 80849-2261) or write American Express at the address below as soon as you can if you think your Online Transaction History or receipt is wrong or if you need more information about a particular transaction. We must hear from you no later than sixty (60) days after the earlier of (i) the date you electronically access your Online Transaction History, if the error could be viewed there, or (ii) the date we sent the FIRST written history on which the error appeared. You may request a sixty (60) day written history of your transactions at any time by calling Customer Service at 888-872-9105 (International Collect 80849-2261) or writing us at American Express, PO Box 30383, Salt Lake City, UT 84130.</p> <p>If you are delayed in contacting us due to extenuating circumstances (such as a hospital stay or personal accident), we may extend this sixty (60) days for a reasonable time. When you call:</p> <ul style="list-style-type: none"> Tell us your name and Card number; Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; Tell us the dollar amount of the suspected error; and Tell us approximately when the error took place. <p>We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Card within ten (10) business days for the amount you reported is in error, so that you will have the money during the time it takes us to complete our investigation. If you call us with your complaint or question and we ask you during that call to put your complaint or question in writing, and we do not receive it within 10 business days, we may not credit your Card. Complaints or questions submitted in writing should be mailed to American Express for Target Card, Dispute Form, 4315 S 2700 W, Salt Lake City, UT 84184 – 0440.</p>
TEMPORARY CARD	The Card purchased at Target locations is temporary. Once your information has been verified, a personalized card will be sent to you in the mail.
Minimum Load	\$0.01
Maximum Balance	\$500 (once ID is approved, temporary card max balance is increased to \$2,500)

American Express for Target Prepaid Card

Restrictions	You will not be able to reload your temporary Card with funds until your customer information has been verified, which could take up to two (2) business days from time of purchase, and you will not be able to access funds from an ATM until your customer information has been verified. Other Card functionality may be limited until we complete verification of your identity and/or you have received and activated your personalized Card. You will be notified of successful (or unsuccessful) identity verification by mail, email or phone, using the information you provided at the time of purchase. The information collected at the time a temporary card is purchased is name, address, DOB, social security number. You are able to reload a temporary card.
Personalized Card	Upon successful verification of your identity, you will be shipped, via U.S. mail to the address you provided when purchasing the Card, a personalized Card that will replace the Card you purchased at Target. Your personalized Card must be activated upon receipt, either by calling the toll-free number provided on the activation sticker adhered to your personalized Card or by visiting americanexpress.com/activate-target . Upon activation of your personalized Card, the balance on the Card initially purchased at Target will be transferred to your personalized Card and the Card Initially purchased at Target will be deactivated.
Minimum Load	\$0.01
Maximum Balance	\$2,500
USE OF CARD	Use your Card at millions of locations in the U.S. where American Express Cards are accepted—including online and at a majority of ATMs.
CARD RESTRICTIONS	You may use the Card to obtain up to \$200 per week, plus any fees assessed. We may change this amount at any time for legal, risk management or security purposes. You can use the Card at a majority of the ATMs in the US. However, you may not use the Card at ATMs outside of the US.
Reload Process	You can add funds to your Card at any Target store, online (americanexpress.com/target) or by calling Customer Service 888-872-9105. Each time you reload the Card you can add from \$.01 to \$1,000 to the Card. There is no ongoing minimum balance requirement, but the maximum balance you can have on your Card at any given time is \$2,500. You can have up to two Cards issued to you. The maximum balance you can carry per Card, at any given time, is \$2,500, and you cannot load more than \$5,000 across both Cards over a 28 day period.
Credit check required?	No
Bank account required?	No

American Express for Target Prepaid Card

Requirements	You must be 18 years of age or older and have a valid Social Security Number to purchase an American Express for Target Card.
Direct Deposit	No
FEES:	
Initial Purchase/Set Up	\$0
Reload	\$3 loads at Target Stores using cash, credit card and debit card. \$0 Bank account transfer also available once you have set up an online account. \$0 online & phone reloads using your designated checking or savings account. Check cashing may be available in store, depending on the Target store's availability.
ATM Cash withdrawal	\$3 ATM withdrawals, 1 free atm withdrawal per month (a separate ATM fee by the ATM owner may also apply)
Second Card or Replacement Card	\$0
Monthly Maintenance Fee	\$0
Transactions	\$0
Balance Inquiry	\$0
Foreign Conversion	\$0
MANAGING YOUR CARD ONLINE	After you purchase a Card, you will be able to set up online access for the Card and designate a personal password that you may use to sign in at americanexpress.com/target (the "Website") where you may, among other actions, check your Card's Available Balance, view your transaction history ("Online Transaction History"), and after successful verification of your identity, designate a Funding Source (as defined in the section entitled "Designating a Funding Source" below) to reload funds online and by phone, and sign up for and manage Account Alerts. These Alerts can provide you with notice that a Card transaction has occurred, that your Card has a low balance and that a reload has occurred, among others.

American Express for Target Prepaid Card

OVERDRAFT	<p>If a merchant authorizes a transaction for an amount greater than the American Express for Target Cardmember's available balance, the American Express for Target Card will generally be declined. However, in rare circumstances, a merchant may process a transaction without prior authorization, or an amount greater than a Card's actual available balance may be authorized. If this occurs, you may be notified to load more funds onto the Card. There are no overdraft fees.</p> <p>While this does not happen often, it is important to keep track of your balance and reload funds as needed. To help track your balance, you can opt to receive e-mail or text alerts when the balance on the Card falls below \$20. While American Express does not charge for text messages, your mobile service provider's message and data rates may apply.</p>
Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	1 free ATM withdrawal a month. Free online & phone reloads using your designated checking or savings account.
CONFIDENTIALITY	<p>We obtain information about you from a variety of sources. You provide us with information about yourself, for example, by completing the Cardmember enrollment process. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history. Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."</p> <p>If you do not want AmEx to use your Cardmember Information to communicate with you by mail or telephone about offers, including exclusive partner offers and offers from our Affiliates, or share your credit-related information with our Affiliates, call 800-722-8614.</p>
PRIVACY NOTICE	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/target_privacy.do?vgnextoid=83d6838cbbd9d210VgnVCM200000d0faad94RCRD&vgnnextchannel=95ddb81e8482a110VgnVCM100000defaad94RCRD&appInstanceName=default&name=target_privacy&type=intbenefitdetail
Other Info	As a cardmember you are eligible to participate in the American Express Roadside Assistance Program and the Purchase Protection

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: February 1, 2012

NAME OF CARD ISSUER	American Express
NAME OF CARD	<i>American Express Prepaid Card</i>
URL SOURCE OF CARD INFO	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/gpr_howitworks.do?vgnextoid=d22b9484214ec210VgnVCM100000defaad94RCRD&vgnnextchannel=95ddb81e8482a110VgnVCM100000defaad94RCRD&appInstanceName=default&name=gpr_howitworks&type=intbenefitdetail
Cardholder Agreement/Terms and Conditions	https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/personal/cardmember/additionalproductsandservices/giftcardsandtravelerscheques/gpr_cardmemberagreement.do?vgnextoid=0b52457192b2d210VgnVCM100000defaad94RCRD&vgnnextchannel=95ddb81e8482a110VgnVCM100000defaad94RCRD&appInstanceName=default&name=gpr_cardmemberagreement&type=intbenefitdetail
URL of ISSUER	https://www.americanexpress.com/
ISSUER PHONE	866-207-7970
CARD AVAILABILITY (STATES)	The American Express Prepaid Card is not available for sale in Arkansas and Vermont. Cards purchased by residents in other states cannot be shipped to these two states.
FDIC INSURED?	No
FRAUD PROTECTION?	You are not liable for fraudulent purchases. If your Card is lost or stolen, contact us immediately at the Customer Service Number. You will be required to provide your name, address, Card number, CID and other details for identification purposes. You agree to provide us all information and assistance reasonably requested in order to timely make a complete investigation of the loss or theft, and we reserve the right to investigate the loss or theft. If your Card is lost or stolen, we will issue you a replacement Card with a value equal to the Available Funds on your Card at the time you notified us of the loss or theft. If you believe that an unauthorized transaction has occurred after your Card was lost or stolen, please follow the instructions described in the section entitled "Errors or Questions about Transactions related to the Card."

American Express Prepaid Card

ERROR RESOLUTION?	Call us at the Customer Service Number or write us at American Express, PO Box 30383, Salt Lake City, UT 84130 as soon as you can if you think your Online Transaction History or receipt is wrong, if you believe that an unauthorized transaction has occurred or if you need more information about a particular transaction. In the case of queries regarding Online Transaction History, we must hear from you no later than sixty (60) days after the earlier of (i) the date you electronically access your Online Transaction History, if the error could be viewed there, or (ii) the date we sent the FIRST written history on which the error appeared. You may request a 60-day written history of your transactions at any time by calling us at the Customer Service Number or writing us at American Express, PO Box 30383, Salt Lake City, UT 84130. If you are delayed in contacting us due to extenuating circumstances (such as a hospital stay or personal accident), we may extend this sixty (60) days for a reasonable time.
Personalized Card	The American Express Prepaid Card is accepted virtually everywhere American Express Cards are accepted worldwide.
Minimum Load	\$25.00
Maximum Balance	\$2,500
USE OF CARD	The American Express Prepaid Card can be used at virtually any merchant that accepts American Express Cards worldwide. This includes mail-order, online and in-store locations. You can also use it to withdraw cash from ATMs
CARD RESTRICTIONS	The amount of each cash load to the Card must be at least \$25.00. No more than \$2,500.00 U.S. may be loaded to the Card in any 28-day period, and no more than \$500.00 U.S. may be loaded to the Card using a MoneyPak in any day. A MoneyPak loaded with more than \$500.00 U.S. cannot be used to load the Card. The maximum balance of Available Funds loaded on your Card at any time is \$2,500.00. The Card may not be used in casinos or for car rental reservations. The American Express Prepaid Card may not be used for illegal activities. There is a \$200 maximum ATM withdrawal per week. Cash back through PIN purchases is not available.
Reload Process	<p>You may load funds to your Card from a bank account at any time. You may also load funds to your Card using a Green Dot MoneyPak and other cash funding source. AmEx reserves the right to delay the availability of funds loaded to your Card from your Funding Source or other funding method until such funds have cleared and posted to your Card.</p> <p>In order to load funds to the Card using a MoneyPak, purchase a MoneyPak with cash at a participating retailer in at least the amount you want loaded to the Card. To load the funds on the MoneyPak to the Card, 800-479-3636 or go to MoneyPak.com. A \$4.95 fee is charged by Green Dot to purchase and use a MoneyPak, but there are no additional fees assessed by AmEx for a cash load via MoneyPak.</p>
Credit check required?	No
Bank account required?	No

American Express Prepaid Card

Requirements	Must be 18 years old and must provide social security number when applying for card.
Direct Deposit	Not available
FEES:	
Initial Purchase/Set Up	\$0
Reload	\$0; (Third party cash reload fee up to \$4.95)
ATM Cash withdrawal	American Express provides one free ATM withdrawal per calendar month. Thereafter, a fee of \$2.00 is assessed against the balance of the Card. Please note: ATM owners/operators may also charge their own fees for each withdrawal.
Second Card or Replacement Card	\$0. An adult over the age of 18 may order and manage up to three American Express Prepaid Cards in total (including if one is purchased for him/herself). Each American Express Prepaid Card User can have only one Card in his or her name.
Monthly Maintenance Fee	\$0
Balance Inquiry	American Express Prepaid Card Users can check the Card balance 24/7 for free by: <ul style="list-style-type: none"> - Logging into your American Express Prepaid Card account at americanexpress.com/prepaid - Calling Customer Service at 866-207-7970 (International Collect 80849-2000).
Transactions	\$0
Customer Service	\$0
Balance Inquiry	\$0. Check your balance by calling Customer Service anytime at 866-545-7847 (International Collect 80403556), logging into your account online or texting "BAL" + Last 4 Card number digits (i.e. "BAL XXXX") to 91315 once text alerts are enabled and have been set up.
Foreign Currency Conversion Fee	\$0.00

American Express Prepaid Card

MANAGING YOUR CARD ONLINE	<p>The Card Purchaser can manage the American Express Prepaid Card online by visiting americanexpress.com/prepaid and clicking Log In in the Card Purchaser section. Once registered, you will be able to:</p> <ul style="list-style-type: none"> - Set up automatic reloads - View transaction history - Add funds to the Card - Set up alerts - Manage ATM access - Update personal information
Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	American Express provides one free ATM withdrawal per calendar month. Thereafter, a fee of \$2.00 is assessed against the balance of the Card.
CONFIDENTIALITY	AmEx obtains information about you from a variety of sources. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions provide AmEx with additional information, such as your spending and payment history. Other sources, such as credit reporting agencies and providers of marketing information, furnish AmEx with additional information about your credit history, purchasing preferences, and other matters. AmEx also obtains information about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."
PRIVACY NOTICE	https://www212.americanexpress.com/dsmlive/dsm/int/internetprivacystatement.do?vgnextoid=1afe214407d5c210VgnVCM100000defaad94RCRD
Other Info	As a Cardmember you are eligible to participate in the American Express Roadside Assistance Program and the Purchase Protection

Consumer Action Pre-Paid Credit Card Survey - 2012**Last updated** 1/23/2012, Feb 10, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	<i>The Bank Freedom Prepaid MasterCard</i>
URL SOURCE OF CARD INFO	http://www.bankfreedom.com/index.html
Cardholder Agreement/Terms and Conditions	http://www.bankfreedom.com/terms&conditions.html
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	877-237-6262
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	Under MasterCard Rules, your liability for unauthorized MasterCard transactions on your Card Account is \$0.00 if you notify Bank Freedom within two (2) business days and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This reduced liability does not apply if a PIN is used as the method of verification for a disputed transaction or you have reported two (2) or more incidents of unauthorized use in the immediately preceding twelve (12) month period. If you notify Bank Freedom within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify Bank Freedom within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.

The Bank Freedom Prepaid MasterCard

ERROR RESOLUTION?	<p>In case of errors or questions about your Card Account, telephone us at 877-237-6262 or write to Cardholder Services, 17595 Harvard Suite C, #3250 Irvine, CA 92614, or email us at compliance@bankfreedom.com as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 877-237-6262 or writing us at 17595 Harvard Suite C, #3250, Irvine, CA 92614.</p> <p>You will need to tell us:</p> <ol style="list-style-type: none"> 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. <p>If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.</p> <p>We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card.</p> <p>For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error.</p>
Personalized Card	
Minimum Load	\$0.01
Maximum Balance	\$10,000
USE OF CARD	<p>As soon as you add funds to your prepaid MasterCard card, you can begin using the card anywhere Debit MasterCard is accepted. You may use this card at any ATM that displays the MasterCard Acceptance Mark and anywhere you see the MasterCard, Maestro, or Cirrus Acceptance Mark.</p>
CARD RESTRICTIONS	<p>Purchases - Up to \$2,000 per day; ATM - \$20 minimum, \$500 ATM withdrawal maximum per 24 hours, \$2k limit over the counter</p>
Reload Process	<p>Direct deposit or to add cash to your card at a MoneyPak, Western Union or MoneyGram retail location. (Third party cash reload fees: \$0 - \$4.95)</p>

The Bank Freedom Prepaid MasterCard

Credit check required?	No
Bank account required?	No
Requirements	"Guaranteed Approval" is contingent upon successfully passing the mandatory identification confirmation. In order to receive a Bank Freedom Prepaid MasterCard, we must abide to the USA PATRIOT Act to confirm your identity. No chexsystems or credit check required. You will need to provide your social security number, DOB, name and address.
Direct Deposit	Have your tax refund, paycheck, Social Security, or other Federal Benefits checks Directly Deposited to your Bank Freedom Prepaid Card Account for free. Set up multiple direct deposits to your card account if you have more than one job or receive more than one Federal Benefits checks each month.
UPGRADES	
FEES:	http://www.bankfreedom.com/fees.html
Initial Purchase/Activation	\$0
Reload	\$0; third party reload fees may apply (\$0 - \$4.95)
ATM Cash withdrawal	\$2.50 per ATM transaction; \$5 - Over the Counter Withdrawal Fee (per transaction); \$4 International ATM Cash Withdrawal Fee, \$0 PIN cash back
Check Processing	\$15 per week (\$60 per month)
Second Card or Replacement Card	\$10.00 per card
Direct Deposit	\$0.00
Monthly Maintenance Fee	The \$5 Monthly Maintenance Fee is waived each month you load \$500 or more a month.
Transaction	\$0 PIN and signature transactions
Customer Service	\$0
Balance Inquiry	\$ 0.50 per transaction
Bill Pay	Bill payment fee - \$1 per transaction; Bill payment stop - \$25.00 per shop
Foreign Currency Conversion Fee	3% conversion rate (per transaction)
Other	ATM Decline Fee - \$.0.50 (per transaction); Paper Statement Fee - \$2 per statement;
Text to check balance?	Yes
Low balance email/text alerts?	Yes

The Bank Freedom Prepaid MasterCard

HOW TO AVOID FEES	Cash withdrawal: Many stores with POS terminals, including most grocery and convenience stores will allow you to receive CASH BACK after making a purchase. Make sure to ask the Cashier about their policy of receiving cash back and also find out the maximum amount you can request. When you find a store that allows cash back, simply enter your PIN and then follow the instructions on the POS terminal machine. It should ask you if you would like "Cash Back", make sure to select "YES" or enter the specific amount you would like to receive from the cashier. You will then be charged for your original purchase and the cash amount you received from the cashier. This is the best way to get cash from your card account without paying any ATM fees. ATM Surcharge Fees: When cardholder uses a MoneyPass ATM Machine to withdraw cash issuer pays the ATM Machine access fee also known as the surcharge. Remember the cost to use our ATM network is \$2.50 per ATM withdrawal. It's not FREE but it's a great alternative for our customers who typically pay high check cashing fees.
CONFIDENTIALITY	Issuer may disclose information to third parties about your Card or the transactions you make: Where it is necessary for completing transactions; In order to verify the existence and condition of your Card for a third party, such as merchant; In order to comply with government agency, court order, or other legal reporting requirements; If you give your written permission; or To issuer's employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	http://www.bankfreedom.com/PrivacyStatement.html

Capital One Prepaid MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated March 22, 2012

NAME OF CARD ISSUER	Capital One Bank
NAME OF CARD	<i>Capital One Prepaid MasterCard</i>
URL SOURCE OF CARD INFO	http://www.capitalone.com/prepaid-cards/
Cardholder Agreement/Terms and Conditions	https://secure3.galileoprocessing.com/acct/getContent.php?nm=MDAxNvrD0g5v820zz7qC0JrZSMwK&ls=cap1
URL of ISSUER	https://www.capitalone.com/
ISSUER PHONE	866-532-9632 or 800-574-0025 (M-F 8 am - 9 pm) or 888-855-2265
CARD AVAILABILITY (STATES)	Yes
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Tell us AT ONCE if you believe your Card has been lost or stolen or if you think your PIN is no longer secure or confidential. Telephoning is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your Card transaction history shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the earlier of the date you accessed your Card transaction history on which the transaction appeared, or the date we sent the FIRST written history on which the transaction appeared (but in either case not later than 120 days after the Card transaction posted), you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend these time periods. If you believe your Card has been lost or stolen or if you think your PIN is no longer secure or confidential or that someone has transferred or may transfer money from your Card without your permission, call: 866-532-9632 or write: PO Box 71402, Salt Lake City, UT 84171. We may have to deactivate or close your Card. We reserve the right to investigate any claim you may make with respect to a lost or stolen Card or PIN, and you agree to cooperate with such investigation. You may have additional rights under the Payment Network's rules. MasterCard Zero Liability rules provide that in general, you will not be liable for unauthorized use of the Card if: (a) you have exercised reasonable care in safeguarding your Card from risk of loss or theft; (b) you have not reported two or more incidents of unauthorized use to use in the immediately preceding 12-month period; and (c) your Card is in good standing. Unauthorized use for purpose of the MasterCard Zero Liability program is defined as use of a Card by a person other than you who does not have actual, implied or apparent authority for such use, and or which you receive no benefit. MasterCard zero liability will not apply if a PIN was used as the verification method for unauthorized transactions. Zero Liability claims are subject to verification and investigation. Other limitations may apply.</p>

Capital One Prepaid MasterCard

ERROR RESOLUTION?	In case of errors or questions about your electronic transfers, telephone us at 866-532-9632, or write to us at: PO Box 71402, Salt Lake City, UT 84171, as soon as you can, if you think an error has occurred relating to your Card transactions. We must hear from you within 60 days after the earlier of the date you accessed your Card transaction history on which the transaction appeared, or the date we sent the FIRST written history on which the transaction appeared (but in either case not later than 120 days after the transaction posted). You will need to tell us: your name and Card number; why you believe there is an error, and the dollar amount involved and when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will issue a credit to your Card within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days we may not issue a credit to your Card. For errors involving new Cards, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.
Personalized Card	
Minimum Load	\$0
Maximum Balance	\$7,500
USE OF CARD	The Capital One Prepaid Card is accepted anywhere Debit MasterCard is accepted. That's millions of locations worldwide. Just swipe it at any retail location for your purchases. You can also: Make purchases online, Pay bills, Access cash at participating ATMs worldwide (charges may apply)
CARD RESTRICTIONS	<p>Reload</p> <ul style="list-style-type: none"> - You may load up to \$950 of cash per day - You may load up to \$7,500 per day by direct deposit - You can load your card up to 10 times every 30 days <p>Withdrawals and Purchases</p> <ul style="list-style-type: none"> - You may withdraw up to \$500 from ATM terminals per day - You may buy goods or services and withdraw cash up to a combined total of \$2,500 per day at retail locations and ATM terminals - No Cash Back with PIN transaction

Capital One Prepaid MasterCard

Reload Process	You may add funds to your Card, called "loading", at any Reload Location as provided in the card Agreement. Reload Locations may charge you a fee for loading. You agree to comply with all requirements, fees or other restrictions as may be imposed by such Reload Locations or as disclosed to you at the time of the transaction. Reload Locations act as your agent in the transmittal of funds to Capital One. To find the nearest Reload Location to you, call 866-532-9632 or log into your online servicing account at www.mycapitaloneprepaid.com . Your Card cannot be loaded at an ATM. You may load your pay or benefits checks through direct deposit, load cash at any participating Western Union Agent location and transfer funds from a bank account online
Credit check required?	No
Bank account required?	No
Requirements	When you open an account (including a prepaid card account), you will be asked for your name, address, date of birth, and other information that will allow for your identification. You may also be asked to see your driver's license or other identifying documents. You must also provide a social security number.
Direct Deposit	Load pay or benefits checks to your card automatically for free
FEES:	http://www.capitalone.com/prepaid-cards/mastercard-prepaid-card/fees/?linkid=WWW_Z_CARD_Z_PCMSCT_C0_03_T_PCMFEES
Initial Purchase/Activation	\$0
Reload	\$0; Third party reload fee: \$4.95 (via Western Union); free reloads with direct deposit
ATM Cash withdrawal	One free ATM withdrawal per Transaction Cycle, \$1.95 per withdrawal for each additional transaction, ATM owner charges may apply.
Second Card or Replacement Card	\$0.00
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$4.95. Free when you load at least \$500 in any monthly transaction cycle.
Transaction	\$0 - Unlimited Signature and PIN transactions
Customer Service	\$0
Bill Pay	Electronic Bill Pay - \$0; Paper Bill Pay - \$.95 per transaction
Balance Inquiry	View online and by calling customer service.
Foreign Currency Conversion Fee	1% (of total transaction)

Capital One Prepaid MasterCard

Other	Transaction History - \$1.95 by mail per month requested
MANAGING YOUR CARD ONLINE	Track your balance and card usage with automated text and e-mail alerts, manage bill pay, and reload funds onto card all through your online account.
Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Avoid monthly fee by loading a minimum of \$500 a month onto card; get cash back free with PIN purchase at retailers
CONFIDENTIALITY	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and income; Account balances and payment history; Account transactions and credit card or other debt
PRIVACY NOTICE	https://www.capitalone.com/protection/privacy/index.php?linkid=WWW_Z_CARD_Z_GBLFO_F3_01_T_PRIV

Green Dot Prepaid Card - Visa or MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: January 16, 2012

NAME OF CARD ISSUER	Synovus Bank
NAME OF CARD	Green Dot Prepaid Card - Visa or MasterCard
URL SOURCE OF INFO	https://www.greendot.com/greendot/getacardnow
Cardholder Agreement/Terms and	https://www.greendot.com/greendot/getacardnow/cardholderagreement
URL of ISSUER	https://www.synovusbankfl.com/
ISSUER PHONE	866-795-7597
CARD AVAILABILITY (STATES)	49 states and Puerto Rico (all states except Vermont)
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Tell us at once if you believe your Card or PIN has been lost or stolen. Reporting your Card lost or stolen online at www.greendot.com or calling us at the number on the back of your Card is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after learning of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove that we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. (Note: If your Card is a MasterCard Card, you will not be liable for the amounts stated above if: your Card is in good standing; you have not reported more than two incidents of unauthorized use in the preceding 12 months; and you have exercised reasonable care in safeguarding your Card from risk of loss or theft. If your Card is a Visa Card, you will not be liable for the amounts stated above unless we determine that you were grossly negligent or fraudulent in the handling of your Card.) You agree that any unauthorized use does not include use by a person to whom you have given authority to use the Card or PIN and that you will be liable for all such uses by such person.</p> <p>Also, if your on-line or paper transaction history shows transfers that you did not make, including those made by your Card, PIN or other means, tell us at once. If you do not tell us within 60 days after: (i) you electronically access your Card information at www.greendot.com; or (ii) we provide you with a written history of your Card transactions, you may not get back any Card value you lost after the 60 days if we can prove that we could have stopped someone from taking the Card value if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.</p>

Green Dot Prepaid Card - Visa or MasterCard

ERROR RESOLUTION?	<p>Telephone us at 866-795-7597 or the number on the back of your Card, or write to us at Green Dot Customer Care, P.O. Box 1187, Monrovia, California 91017 as soon as you can, if you think an error has occurred in your Card account. We must allow you to report an error until 60 days after: (i) the earlier of the date you electronically accessed your account, provided the error could be viewed in the electronic history; or (ii) the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling the number identified above or the number on the back of your Card or by writing us at Written History Request, Green Dot Corporation, P.O. Box 1187, Monrovia, California 91017. When notifying us, you will need to tell us: (i) your name and Card number; (ii) why you believe there is an error, and the dollar amount involved; and (iii) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.</p> <p>We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit the Card within 10 business days for the amount you think is in error, so that you will have the use of the value during the time it takes us to complete the investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit the Card.</p> <p>For errors involving new cards, we may take up to 20 business days to credit your Card for the amount you think is in error. For errors involving point-of-sale or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at 866-795-7597 or the number on the back of your Card or visit www.greendot.com.</p>
TEMPORARY CARD	
Minimum Load	\$10
Maximum Balance	\$500.00
Restrictions	You are not authorized to make purchases that in the aggregate exceed \$500 per calendar
PERSONALIZED CARD	<p>To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you sign up for your Card, we will ask for your name, address, date of birth, social security number and other information that will allow us to identify you. We may also ask to see copies of your driver's license or other identifying documents. We also will request information of any Registered User, including, but not limited to, the full name and date of birth of any Registered User. Once you have been authorized, you will be sent a personalized prepaid card.</p>
Minimum Load	\$10, varies by retailer
Maximum Balance	\$2,500 (\$10,000 with direct deposit)
USE OF CARD	You may use your Card to purchase goods and services anywhere Visa or MasterCard debit cards, as applicable, are accepted and to access cash at ATMs of financial institutions displaying the Visa or MasterCard name and/or logo. Each time you use the Card to purchase goods or services, you authorize us to charge the amount against your Card's available value. For security reasons, we may limit the amount, number or type of transactions you can make on your Card and any funding or reload of your Card.
CARD RESTRICTIONS	Daily spend limit - \$2,500 (includes all outgoing transaction activities, such as purchases, ATM transactions, etc.). The maximum amount of value that can reside on the Card at any time is \$2,500. \$2,500 daily load limit.

Green Dot Prepaid Card - Visa or MasterCard

Reload Process	You can add additional value to your Card at any Sales Agent location or by following the directions supplied with the Card. Visit www.greendot.com to find a Sales Agent near you. A reload fee may apply for each reload. The maximum daily reload limit is \$2,500, however, maximum in-store and online reload limits may apply. Green Dot may permit you to maintain a higher balance limit or to have a higher daily load limit than \$2,500 if you elect to have funds directly deposited to your Card by your employer or other payor (including tax refunds). Green Dot may increase or decrease these limits from time to time. The Card may only be reloaded by the Cardholder.
Credit check required?	No
Bank account required?	No
Requirements	Must be 18 years old. To help the government fight the funding of terrorism and money-
Direct Deposit	You may arrange to have funds transferred directly to your Card by your employer or
FEES:	Fees are normally deduct fees automatically from the Card balance at the time a fee is incurred.
Initial Purchase/Set Up	Purchase price up to \$4.95 applies if you buy the Card at a retail store (\$6.95 for the NASCAR Prepaid Visa Card).
Reload	No charge to Reload your card with Direct Deposit. Reloading your card at a retailer will cost up to \$4.95 in third party fees.
ATM Cash withdrawal	- No charge for ATM transactions at thousands of participating locations nationwide. In-network ATMs can be found here: http://www.moneypass.com/atm-locator.aspx - \$2.50 for cash withdrawals outside of network, plus any fee the ATM owner may charge. Balance inquiries at non-network ATMs: \$0.50.
Direct Deposit	\$0
Monthly Maintenance Fee	\$5.95. No Monthly Charge in any month you make at least 30 purchases or load at least \$1,000
Second Card or Replacement Card	\$4.95
Transactions	No fee
Foreign Transactions	3% of the transaction amount (including credits and reversals) for each transaction (U.S. or foreign currency) that you conduct outside the 50 United States.
Balance Inquiry at Non-Netowrk ATM	\$0.50
Text to check balance?	Yes.
Low balance email/text alerts?	Yes.
HOW TO AVOID FEES	Avoid the \$4.95 temporary card fee by applying for the personalized card online or by calling customer service. No Monthly Charge in any month you make at least 30
CONFIDENTIALITY	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and account
PRIVACY NOTICE	https://www.greendot.com/greendot/privacy-policy?issuingBank=syn
Other Info	Participating in-network ATMs: http://www.moneypass.com/atm-locator.aspx

H R Block Emerald Prepaid
MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	H&R Block Bank
NAME OF CARD	<i>H&R Block Emerald Prepaid MasterCard</i>
URL SOURCE OF CARD INFO	http://www.hrblock.com/bank/emerald_prepaid_mastercard/index.html
Card's Terms and Conditions	http://www.hrblock.com/bank/pdfs/card_account_terms_and_conditions.pdf
URL of ISSUER	http://www.hrblock.com/bank/
ISSUER PHONE	888-687-4722
CARD AVAILABILITY (STATES)	All 50 states
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Contact us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card without your permission, call us toll-free at 866-353-1266. We will require you to give written confirmation of the error within 10 business days of the oral notification. If you notify us within two (2) business days, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are not grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card to minimize losses. In addition, your Card is covered by MasterCard Zero Liability Protection. Under MasterCard Zero Liability, your liability for unauthorized MasterCard transactions on your Card is \$0 if you notify us promptly and you are not grossly negligent or fraudulent in the handling of your Card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your Card. You also agree to cooperate completely with H&R Block Bank in attempts to recover funds from unauthorized users and to assist in their prosecution. If your Card is lost or stolen, the Bank will not hold you responsible for "unauthorized purchases" if certain conditions are met. Zero liability applies to purchases made in the store, over the telephone or made online. As a MasterCard cardholder you will not be responsible in the event of unauthorized purchases provided that the following preconditions are met: (1) Your Card is in good standing; (2) You have exercised reasonable care in safeguarding your Card from any unauthorized use. Unauthorized use means that you did not provide, directly, by implication or otherwise, the right to use your Card and you received no benefit from the "unauthorized" purchase (failure to register certain Cards will be considered as not safeguarding your Card); (3) You have not reported two or more unauthorized events in the past 12 months. Zero Liability does not apply to MasterCard cards (i) issued for commercial, business or agricultural purposes, except for MasterCard commercial cards used for small businesses as listed on www.mastercardbusiness.com; or (ii) if a PIN for a debit transaction is used for the unauthorized purchase. If the MasterCard Rules are changed as they affect your liability, those changes will become applicable to your Transactions under this Agreement upon notice to you as provided by law.</p>

H R Block Emerald Prepaid
MasterCard

ERROR RESOLUTION?	In case of errors or questions about your electronic transactions, call 866-353-1266 or write to Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171, if you think an error has occurred in your Card account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 866-353-1266 or writing us at Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171. You will need to tell us: (1) Your name and Card number (if any). (2) Why you believe there is an error and the dollar amount involved. (3) Approximately when the error took place. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For errors involving new Cards, we may take up to twenty (20) business days to credit your Card for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at 866-353-1266 or write us at: Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171.
Minimum Load	\$10.00
Maximum Balance	\$9,999
USE OF CARD	
Personalized Card	
CARD RESTRICTIONS	The minimum amount of each reload is \$10.00. The maximum amount of each cash value load is \$999.99. The maximum number of times you may load your Card per day is four (4). The maximum cumulative amount that may be withdrawn from an ATM per day is \$3,000.00. The maximum cumulative amount that may be withdrawn from a participating bank per day is the available balance of your Card. The maximum that can be spent on your Card per day is \$3,500.00.
Reload Process	You can increase the available balance on your card whenever you wish by reloading it at participating retail locations through the MoneyGram, Green Dot and Western Union networks. The minimum amount of each reload is \$10.00. The maximum amount of each cash value load is \$999.99. The maximum number of times you may load your Card per day is four (4). Retail card- loading entities such as Green Dot, MoneyGram and Western Union may have additional load restrictions regarding minimum and maximum cash value loads and the minimum and maximum number of times you may load your Card using any of their retail card-loading locations in a day. You may add value or load your Card via direct deposit or retail reload providers. If you have arranged to have direct deposits made to your Card at least once every 60 days from the same person or company, you can call the issuer at 866-353-1266 to find out whether or not the deposit has been made. You may not add value or load your card by sending cash or checks directly to the issuer or through any ATM.
Credit check required?	No
Bank account required?	No
Requirements	When you open an account (including a prepaid card account), you will be asked for your name, address, date of birth, and other information that will allow for your identification. You may also be asked to see your driver's license or other identifying documents. You must disclose your social security number when applying.
Direct Deposit	Yes
FEES:	
Initial Purchase/Activation	\$0
Reload	\$0; Third party reload fees may apply (\$0 - \$4.95)

H R Block Emerald Prepaid
MasterCard

ATM Cash withdrawal	\$2.50 per transaction when using ATMs in the U.S. or when traveling abroad; \$25 Over the bank counter withdrawal fee; Please note, a fee may be charged by the ATM owner as well.
Check Processing	\$0
Second Card or Replacement Card	\$0 for replacement, \$10 for second card
Direct Deposit	\$0
Monthly Maintenance Fee	\$0
Transaction	\$0
Customer Service	\$0
Balance Inquiry	\$1 ATM Balance Inquiry per occurrence. You can review your transactions and check your available balance 24 hours a day at www.onlinecardaccess.com/hrblockcard or by calling 866-353-1266.
Foreign Currency Conversion Fee	2% per transaction
Other	Monthly Inactivity Fee: After 3 consecutive Months with no activity, we may assess a fee of \$2.50 for each month in which there is no activity. We will not cause a negative balance to occur for the sake of this fee. H&R Block Bank or its affiliates may receive a portion of Card fees and/or interchange fees.
MANAGING YOUR CARD ONLINE	You can review your transactions and check your available balance 24 hours a day at www.onlinecardaccess.com/hrblockcard
Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	ATM Fees - Avoid ATM owner surcharge fees by using your Emerald Card at any ATM with the Allpoint logo Bank icon Allpoint Image in the U.S. and Puerto Rico. You now have access to over 35,000 ATMs nationwide located in National and Regional Retailers such as 7-Eleven, Walgreens, Target, CVS/Pharmacy and Costco. The \$2.50 ATM withdrawal fee noted in your Cardholder Agreement still applies. Balance Inquiry fees- online and by calling customer service.
CONFIDENTIALITY	We may disclose information to third parties about your Card or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as a merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you give us your written permission, or (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	http://www.hrblock.com/bank/privacy_statement.html

Jackson Hewitt smartcard Visa Prepaid Card

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	MetaBank
NAME OF CARD	Jackson Hewitt smartcard Visa Prepaid Card
URL SOURCE OF CARD INFO	http://blog.jacksonhewitt.com/smartcard/
Card's Terms and Conditions	https://secure3.galileoprocessing.com/acct4/getContent.php?nm=MDAxNIL4n61RpidaSxZuVazURjEK
URL of ISSUER	http://www.bankmeta.com/
ISSUER PHONE	866-218-6688
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning toll-free at 866-518-4722 is the best way of keeping your possible losses down. You could lose all the money in your Card account. If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your electronic history shows transfers that you did not make, including those made by your Card or other means, tell us at once. If you do not tell us within 60 days of the earlier of the date you electronically access your account, if the unauthorized transfer could be viewed in your electronic history, or the date we sent the FIRST written history on which the unauthorized transfer appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods for a reasonable period.

Jackson Hewitt smartcard Visa Prepaid Card

ERROR RESOLUTION?	In case of errors or questions about your Card, call 866-518-4722 or write to us at Jackson Hewitt smartcard, PO Box 71402, Salt Lake City, UT 841771402 as soon as possible, if you think an error has occurred in your Card account. We must hear from you no later than sixty (60) days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by contacting us at the number or address above. You will need to tell us the following: (1) your name, (2) your Card number, (3) why you believe there is an error, (4) the dollar amount involved, and (5) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. Funds will remain contingent on whether we determine if an error occurred. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact us by calling: 866-518-4722 or writing to us at Jackson Hewitt smartcard, PO Box 71402, Salt Lake City, UT 841771402.
Temporary Card	Temporary cards are given when customer has their tax return loaded on to the card. No special temporary card restrictions. Cardholder is eventually mailed a personalized card with their name on it. Temporary cards are unavailable to purchase on their own. Must be a tax customer to receive a temporary card.
Minimum Load	\$10; Only tax returns recived at Jackson Hewitt are loaded on to temporary cards
Maximum Balance	\$20,000
Personalized Card	
Minimum Load	\$10.00
Maximum Balance	\$20,000
USE OF CARD	Make purchases anywhere Visa debit cards are accepted, including grocery stores, gas stations, department stores and more

Jackson Hewitt smartcard Visa Prepaid Card

CARD RESTRICTIONS	Limitations on dollar amounts of transfers: (1) You may withdraw up to \$5,000.00 from terminals each day unless you obtained your Card online, in which case you may withdraw up to \$600.00 from terminals each day. (2) You may pay bills up to \$250.00 per transaction using our bill pay service. (3) You may transfer funds to your other Card accounts up to \$250.00 per transaction.
Reload Process	Reload cash from any retail network solution like Western Union, GreenDot, MoneyGram, Visa ReadyLink or PayXone . Reloads are not done at Jackson Hewitt. Third party cash reload fees will apply (up to \$4.95)
Credit check required?	No
Bank account required?	No
Requirements	When you open a card account, you will be asked for your name, address, date of birth, social security number and other information that will identify you. You may also be asked to provide a drivers license or other identifying document.
Direct Deposit	Direct Deposit - Load all or a portion of a paycheck; Benefits Direct - Load government benefits (Unemployment, Social Security, Veterans Benefits)
UPGRADES	
FEES:	http://blog.jacksonhewitt.com/Prepare-Your-Taxes/In-Office-Products-
Initial Purchase/Activation	\$0
Reload	\$0; Third party reload fees may apply (\$0 - \$4.95)
withdrawal	ATM - \$2.50 per transaction; \$2.95 International ATM Fee per transaction; Over the Counter - \$4.95 per transaction
Second Card or Replacement Card	\$4.95
Direct Deposit	\$0
Monthly Maintenance Fee	\$5.95
Bill Pay	Electric: \$.45; Manua: \$.99; Check cancel: \$9.95
Transaction	Signature - \$0; PIN - \$.25 per transaction
Customer Service	\$2 Live Agent (first 2 free); SMS Alert: \$0; Automated Voice Response: \$0
Balance Inquiry	ATM Balance Inuiry - \$.50 (domestic), \$1.50 (international)
Foreign Currency Conversion Fee	3% per transaction
Other	Paper statement: \$0.95; Balance Refund: \$10.00; Card-to-Bank transfe: \$0.99
MANAGING YOUR CARD ONLINE	You may obtain information about the amount of money you have remaining in your Card, along with a 60-day history of account transactions, on-line at www.JacksonHewitt.com/smartcard .
Text to check balance?	No
Low balance email/text alerts?	Yes

Jackson Hewitt smartcard Visa Prepaid Card

HOW TO AVOID FEES	Enroll in Direct Deposit to reload card for free; PIN cash back option for \$.25 fee versus a \$2.50 ATM fee.
CONFIDENTIALITY	Jackson Hewitt may disclose information to third parties about your Card account or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card account for a third party, such as merchant; (3) In order to comply with government agency or court orders, or other legal reporting requirements; (4) If you give us your written permission; or (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	http://blog.jacksonhewitt.com/privacy-policy/
Other Info	Credit offer: iAdvance Line of Credit from MetaBank provides Simple, Sensible Credit when life doesn't go according to plan. Get a short-term loan 24/7 and get the funds you need, instantly. iAdvance is an open-end line of credit offered by MetaBank, a federally chartered savings association located in Sioux Fall, SD. Certain fees and eligibility requirements apply. Consult the FAQs at www.myiadvance.com for further details. Savings Offer: Now you can have a separate savings account linked to your ipowerCard. Earn interest No account opening fee, No overdraft fees, Manage both accounts online, FDIC insured

Mango MasterCard Prepaid Card

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	Inter National Bank
NAME OF CARD	Mango MasterCard Prepaid Card
URL SOURCE OF CARD INFO	https://www.mangomoney.com/what-is-mango
Cardholder Agreement/Terms and Conditions	https://www.mangomoney.com/customer-agreements/mango-card-program-customer-agreement
URL of ISSUER	https://www.inbweb.com/
ISSUER PHONE	877-896-2646
CARD AVAILABILITY (STATES)	Yes
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>IF YOU BELIEVE THAT ANY OF YOUR ACCESS DEVICES HAVE BEEN LOST OR STOLEN OR THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM YOUR ACCOUNT WITHOUT YOUR PERMISSION, CONTACT CUSTOMER SERVICE IMMEDIATELY. Remember that your Registered Mobile Phone is an Access Device, and thus its loss or theft must also be reported to us if you are enrolled in YAP Services. Contacting Customer Service via telephone is the preferred method of communication regarding lost or stolen Access Devices. If your Access Device has been lost or stolen, we will close your Account. If your PIN has been compromised, we retain the right to reset your PIN.</p> <p>You may be liable for unauthorized use of your Access Devices. If you inform us within two Business Days after you learn of the loss or theft of any of your Access Devices, you will not be liable for more than \$50 if someone used your Access Device without your permission. If you do NOT notify us within two Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had notified Customer Service, you could be liable for as much as \$500. If your Account history shows transactions that you did not authorize, notify Customer Service immediately. If you fail to notify Customer Service of unauthorized transactions on your Account within 90 days after the Account history was available to you, you may not be entitled to recover any funds you lost after the 90 days if we can prove that we could have prevented the unauthorized transaction if you had notified Customer Service in time.</p>

Mango MasterCard Prepaid Card

ERROR RESOLUTION?	<p>Contact Customer Service immediately if you think your Account history or receipt is wrong or if you require additional information about a transaction listed on the Account history or receipt. You must contact Customer Service no later than 90 days after the problem or error appears in your Account history. You should provide the following information: name, Account number, description of the error or the transaction, explanation as to why you believe it is an error or why you need more information, and the dollar amount of the suspected error. If you inform us orally, we may require that you send your complaint or question in writing within 10 Business Days. We will determine whether an error occurred within 10 Business Days after we hear from you and will correct any error promptly. If we require additional time, we may take up to 45 days to investigate your complaint or question. If additional investigation is required, we will credit your Account within 10 Business Days for the disputed amount. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your Account. For errors involving new Accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 Business Days to credit your Account for the disputed amount. We will inform you of the results within three Business Days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that were used in the investigation.</p>
Personalized Card	
Minimum Load	\$0.01
Maximum Balance	\$10,000
USE OF CARD	Using the Mango Card is safer than using cash. You can use your Mango Card at millions of MasterCard Prepaid locations worldwide, including ATMs, retail stores and for secure online shopping. Plus you can track your spending and manage your account online 24/7.
CARD RESTRICTIONS	A daily maximum withdrawal limit of \$600 a day. Load limits may vary by third party.
Reload Process	You may load funds to your Account using cash, direct deposit, by transferring funds from a Green Dot MoneyPak, through receipt of a transfer from another Rêv-affiliated Card or Account, or ACH transfer; at participating locations you may also load funds to your Account by check. Participating partners and the methods of loading your Account may change. Loads are generally reflected in your Account balance the same day they are made, except that Account balances are provisional for check loads until collection is final.
Credit check required?	No
Bank account required?	No

Mango MasterCard Prepaid Card

Requirements	When you open a card account, you will be asked for your name, address, date of birth, and other information that will identify you. You may also be asked to provide a drivers license or other identifying document.
Direct Deposit	Accessing your paycheck or benefits check is free, fast and easy with Mango Direct Deposit. Signing up is easy. Simply fill out the form that comes with your prepaid card or log in to your account center and click on the Direct Deposit tab. Stop using check cashing services and avoid unnecessary trips to deposit your check. When you enroll in Direct Deposit within 90 days of opening your account, your Mango account will be credited with \$20 after 2 Direct Deposits (first time Direct Deposit customers). No need to wait to start saving. Get a savings account† that is over 45x better the industry average†. If you enroll in our free Direct Deposit you can open a Savings Account with as little as \$1 and get up to 6.00% APY†. You can enjoy up to 6 free transfers out each month. You can even transfer money from your prepaid card to your savings account with a simple text message.
FEES:	https://www.mangomoney.com/simple-fees#mango-simple-fees
Initial Purchase/Activation	\$5 when order card
Reload	\$0; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$2; International ATM Withdrawal - \$2.00 +2%
Check Processing	
Second Card or Replacement Card	\$0.00
Direct Deposit	Free direct deposit. When you enroll in Direct Deposit within 90 days of opening your account, your Mango account will be credited with \$20 after 2 Direct Deposits.
Monthly Maintenance Fee	\$5 - Charged on a 30 day cycle. Customers who load at least \$500 per calendar month are eligible to receive a \$5 credit at the beginning of the following month, commencing November 1, 2011. Excludes funds received from a transfer from another card account
Transactions	\$0
Customer Service	\$.60 per live agent call
Balance Inquiry	\$0.50 - Via ATM, IVR (automated phone system), or customer service representative. Mango charges no fees for checking your balance online, or if you're enrolled in YAP™ mobile payments when texting "bal" to 88988, or through wireless alerts, or the Mango iPhone application.
Foreign Currency Conversion Fee	2%
Other	YAP Mobile Payments - \$0.50; Close Account - \$10 (delivery of net available funds via check at account closure)

Mango MasterCard Prepaid Card

MANAGING YOUR CARD ONLINE	Track your spending and manage your account online 24/7 at https://my.mangomoney.com/login
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Mango Money also offers users a service called "Yap." Yap is a way for Mango Money customers to check account balances (free), receive money (free), and send money to anyone in the world (\$0.50 per balance transfer transaction) all through the use of a mobile phone.
CONFIDENTIALITY	The types of personal information the issuer collects and shares depend on the product or service you have with them. This information can include: Social Security number and transaction history; Account transactions and purchase history; Account balances and payment history; Credit history and employment information
PRIVACY NOTICE	https://www.mangomoney.com/customer-agreements/mango-program-privacy-policy
Other Info	Savings account offered for customers: If you enroll in free Direct Deposit you can open a Savings Account with as little as \$1 and get up to 6.00% APY†. You receive up to 6 free transfers out each month. You can transfer money from your prepaid card to your savings account with a text message.

Modern Cash Prepaid MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	First National Bank
NAME OF CARD	Modern Cash Prepaid MasterCard
URL SOURCE OF CARD INFO	https://www.moderncashprepaid.com/index.php
Card's Terms and Conditions	https://www.moderncashprepaid.com/index.php/terms-conditions/
URL of ISSUER	https://www.fnb-online.com/
ISSUER PHONE	866-717-6658
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	Tell us AT ONCE if you believe your Card has been lost or stolen, or if you believe that an electronic
ERROR RESOLUTION?	Telephone us at 800-936-4360 or write to us at, 2778 Cumberland Parkway, P.O. Box 232, Smyrna, Ga.
Personalized Card	
Minimum Load	\$0.01
Maximum Balance	No maximum
USE OF CARD	Once you've loaded your Modern Cash Prepaid MasterCard, it is activated - no extra call required to
CARD RESTRICTIONS	Daily spend limit is \$2,000 for purchases and ATM
Reload Process	Take your Modern Cash Prepaid MasterCard to any Western Union and load cash on the card. There is a Western Union \$900 daily load limit. A \$4.95 Western Union agent fee will be charged for cash reloads.
Credit check required?	No
Bank account required?	No
Requirements	When you open a Card Account, Modern Cash will ask you for your name, address, date of birth, social
Direct Deposit	Yes - free. If you sign up for direct deposit, you can qualify for a \$10 credit each month that you deposit
FEES:	https://www.moderncashprepaid.com/terms.php#fee-table
Initial Purchase/Activation	\$0
Reload	\$0; A \$4.95 third party cash reload fee will be applied
ATM Cash withdrawal	\$2.50 domestic, \$4.95 International - ATM owners may charge additional fees. To avoid these charges,
Second Card or Replacement Card	\$10.00
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$9.95
Transaction	\$0 PIN and Signature
Customer Service	\$0
Balance Inquiry	\$0.50 ATM Balance Inquiry - To minimize fees ,confirm your balance online or by phone for Free.

Modern Cash Prepaid MasterCard

Foreign Currency Conversion Fee	1% per transaction
Other	ATM Declines - \$0.50; Insufficient Funds - \$14.95 per bad transaction ; Account Closure with Check - \$15.95; Special Research Fee (per hour) - \$25.00; Card/Account Reactivation Fee - \$19.95; Overdraft
Text to check balance?	No
Low balance email/text alerts?	Yes
MANAGING YOUR CARD ONLINE	Online account available 24/7
OVERDRAFT	If you meet the eligibility criteria we have established and elect to opt-in, you may have access to our overdraft service(the "Overdraft Service"). The terms and conditions of the Overdraft Service are described below.
HOW TO AVOID FEES	Load your card by using direct deposit or by having money transferred from another Modern Cash account. Avoid ATM fees by using PIN transactions for cash back.
CONFIDENTIALITY	We may disclose information to third parties about your Card or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as a merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you give us your written permission; (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	https://www.moderncashprepaid.com/index.php/privacy-policy/

Modern Cash Prepaid MasterCard

Other Info	<p>Conditions for Receiving the Overdraft Service. In order to receive our Overdraft Service, you must do all of the following: (a) elect to participate in the Overdraft Service (i.e., opt-in) by calling the Customer Service number on the back of your Card during normal Customer Service hours; (b) initiate ACH deposits to your Card meeting the criteria we specify from time to time (for example, two (2) ACH deposits totaling \$500.00 every thirty five (35) days); and (c) enroll in SMS text alerts. The Overdraft Service will be activated on your Card only once you have satisfied each of the steps described above.</p> <p>If you fail to receive at least the required ACH deposits, the Overdraft Service will be immediately deactivated.</p> <p>In the event you use the optional Overdraft Service and your Card has a negative balance, your Card will remain open and any deposits, credits or loads will automatically be applied to the negative balance before they are available to you. If the Overdraft Service is deactivated or terminated for any reason by either you or us, you must repay the entire negative balance and retake the steps described above in order to reactivate the Overdraft Service. If your Card has a negative balance for more than ninety (90) days, your Card account will be closed and we retain the right to pursue collection of any amounts owed at our sole and absolute discretion.</p> <p>Electronic (SMS) Disclosures. In order to enroll in the Overdraft Service, you must be enrolled in our SMS text messaging service. We will send you a SMS text message whenever a transaction occurs that results in a negative balance on your Card. By enrolling in the Overdraft Service, you agree to receive all overdraft notifications via SMS text message to the phone number you have provided. We cannot accept responsibility for any SMS text messages not received by you, nor for any delay in the receipt or delivery of any SMS text notifications. It is your sole responsibility to ensure that the information you provide to us for SMS text messages is current and accurate. We are not responsible for loss of messages and other consequences if you do not provide accurate information.</p>
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NetSpend Prepaid Visa and MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	Inter National Bank, and MetaBankTM
NAME OF CARD	<i>NetSpend Prepaid Visa and MasterCard</i>
URL SOURCE OF CARD INFO	https://www.netspend.com/
Cardholder Agreement/Terms and Conditions	https://www.netspend.com/account/authenticate.m
URL of ISSUER	https://www.inbweb.com/ and http://www.bankmeta.com/
ISSUER PHONE	866-387-7363
CARD AVAILABILITY (STATES)	All 50 states
FDIC INSURED?	Yes
FRAUD PROTECTION?	Yes - available in terms & conditions
ERROR RESOLUTION?	Yes - available in terms & conditions
Plans	There are three purchase plan options: Pay-As-You-Go Plan, Fee Advantage Plan, NetSpend Premier Fee Advantage Plan. The Pay-As-You-Go-Plan does not have a monthly maintenance fee but does include fees for purchase transactions (PIN and Signature), ATM withdrawals and balance inquiries; Fee Advantage Plan requires a monthly maintenance fee, but does not charge purchase fees; Premiere Fee Advantage requires cardholder under the Pay-As-You-Go or Fee Advantage plans have direct deposits of \$500 or more in one calendar month before cardholders are automatically upgraded to Premier Fee Advantage. Once in the Premier plan, cardholders are not required to have a minimum directly deposited into their accounts.
Personalized Card	Fill out an online order form and you're card is shipped. There's no credit check and no upfront fees. To activate your card, you will be required to provide your name, street address, date of birth and other information that will allow NetSpend to identify you. NetSpend must collect this information in accordance with The USA PATRIOT Act, a Federal law that requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. There is absolutely no cost to order and activate a NetSpend card. Once you activate the card, you may choose from a selection of fee plans.
Minimum Load	\$10
Maximum Balance	\$14,999

NetSpend Prepaid Visa and MasterCard

USE OF CARD	Make purchases anywhere Debit MasterCard and Visa debit cards are accepted: (1) Make purchase at stores, over the phone and online; (2) Withdraw cash at ATMs worldwide, (3) Pay bills, rent, and other necessities		
CARD RESTRICTIONS	Purchase Transactions- \$4,999.99 every 24 hours; Over-the-counter Cash Withdrawals - \$4,999.99 every 24 hours; ATM Cash Withdrawals - \$325.00 per withdrawal, \$940.00 per day, up to 6 per 24 hours		
Reload Process	<p>NetSpend Reload Network Locations - Add cash or checks to your NetSpend card account at any of more than 100,000 locations.</p> <p>Bank Account Transfers - Add money from virtually any U.S.-issued bank account. If you have a checking or savings account or a bank debit card, use it to add money to your NetSpend card account. Use PayPal to add money to your card for free.</p> <p>PayPal - Transferring funds to a NetSpend Prepaid Debit Card is free when you use PayPal.</p> <p>NetSpend Card Account Transfers - transfer money from one NetSpend card account to another.</p> <p>NetSpend Reload Packs - Buy at many retail locations. Load between \$10-\$500.</p>		
Credit check required?	No		
Bank account required?	No		
Requirements	When you open a card account, you will be asked for your name, address, date of birth, social security number and other information that will identify you. You may also be asked to provide a drivers license or other identifying document.		
Direct Deposit	<p>Set up free Direct Deposit for: Paychecks, Government benefits, like Social Security or Supplemental Security Income, Tax Refunds, Pension and other regular payments. All or part of your paycheck can be directly deposited to your card account.</p> <p>After you make at least \$500 in Direct Deposits in one calendar month, you qualify for FREE upgrade to a NetSpend Premier Prepaid Card.</p>		
UPGRADES	To qualify for NetSpend Premier set up free direct deposit and make a total of \$500 in Direct Deposits during one calendar month. Then, cardholder will automatically be upgraded to a NetSpend Premier card.		
FEES:	https://www.netspend.com/how_it_works/what_it_costs.shtml		
	Pay-As-You-Go Plan	Fee Advantage Plan	Premier Fee Advantage Plan

NetSpend Prepaid Visa and MasterCard

Initial Purchase/Set Up	\$0	\$0	\$0
Reload	\$0; Third party cash reload fees will apply (up to \$4.95)		
ATM Cash withdrawal	\$2.50 per withdrawal, plus ATM owner fees, if any. \$4.95 International fee per withdrawal, plus ATM owner fees, if any.		
Account-to-Account Transfer via Toll-Free Number Customer Service agent	\$4.95 each	\$4.95 each	\$4.95 each
Second Card or Replacement Card	\$9.95 each card	\$9.95 each card	\$9.95 each card
Instant Bank Transfer			
Monthly Maintenance Fee	\$0	\$9.95	\$5
Account Maintenance Fee	\$5.95 per month (fee applies if Card Account has not had any activity, that is, no purchases; no cash withdrawals; no load transactions; or no balance inquiry fee for 90 days). This fee is not applicable to residents of Connecticut and New Jersey.		
Signature Purchase Transaction Fee	\$1	\$0	\$0
PIN Purchase Transaction Fee	\$2	\$0	\$0
Customer Service/Balance Inquiry	No fee online No fee via Anytime Alerts text or e-mail message \$0.50 each via Toll-Free Number automated service \$0.50 each via Toll-Free Number Customer Service agent \$0.50 each via ATM		
Foreign Currency Conversion Fee	3.5% of the transaction amount		
Other	Stop Payment Fee for Preauthorized Payment - \$10.00 each; Check or Additional Statement Mailing Fee - \$5.95 each; ATM Transaction Decline Fee: \$1 each		
MANAGING YOUR CARD ONLINE	To check your balance for free, log in to your online Account Center, where you can see your balance, your deposits and transaction history https://www.netspend.com/login.shtml		
Text to check balance?	Yes		
Low balance email/text alerts?	Yes		

NetSpend Prepaid Visa and MasterCard

HOW TO AVOID FEES	Check balance online or by text message to avoid \$0.50 balance inquiry fees
CONFIDENTIALITY	NetSpend collects nonpublic personal information about you from the following sources: (i) Information received from applications or other forms, (ii) Information about your transactions with us, or others such as your Card account balance, transaction history, parties to transactions and card usage, and (iii) Information we received from third parties, including government agencies, consumer-reporting agencies, such as your tax identification number and creditworthiness and credit history. We advise our customers about the general uses of the information we collect about them, and we will gladly and promptly provide additional explanation if our customers request it. We may disclose aggregate information about our customers and former customers to third parties with whom we may have a joint marketing agreement, or those companies who perform marketing services on our behalf. This includes all information we may collect directly or indirectly from you. NetSpend also uses your information to market its services to you and to gain feedback on potential new services.
PRIVACY NOTICE	https://www.netspend.com/help/netspend_security_center/privacy_policy.shtml
Other Info	A NetSpend Savings Account pays a very generous 5.00% APY (Annual Percentage Yield)

Consumer Action Pre-Paid Credit Card Survey - 2012

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NAME OF CARD ISSUER	OneWest Bank
NAME OF CARD	OneWest Prepaid
URL SOURCE OF CARD INFO	https://www.owb.com/banking/prepaid/
Cardholder Agreement/Terms and Conditions	https://www.owb.com/uploadedFiles/Banking/Prepaid/TermsConditions.pdf
URL of ISSUER	https://www.owb.com/
ISSUER PHONE	877.741.9378
CARD AVAILABILITY (STATES)	All 50 states
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your Card or PIN by calling 1.866.229.8885. Telephoning is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after you learn of the loss or theft of your Card, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500. (Note: MasterCard has a Zero Liability Policy, which applies only for signature purchase transactions. Under that policy, you will not be liable for the amounts stated above if: (i) your Card is in good standing, (ii) you have not reported more than two incidents of unauthorized use in the preceding 12 months, and (iii) you have exercised reasonable care in safeguarding your Card from risk of loss or theft.) Also, if your statement shows transfers that you did not make, including those made by Card, code or other means, tell us at once. If you do not tell us within either 60 days after you electronically access your Card history, provided that the electronic history made available to you reflects the transfer, or within 60 days after we send you a written history in response to your request for your Card transactions, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.</p>

ERROR RESOLUTION?	<p>In Case of Errors or Questions about your Card telephone us at 866.229.8885 or write us at OneWest Bank, FSB, P.O. Box 7056, Pasadena, CA 91109-9699 as soon as you can, if you think an error has occurred on your Card. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Card history, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1.866.229.8885 or writing us at OneWest Bank, FSB, P.O. Box 7056, Pasadena, CA 91109-9699. You will need to tell us: 1. Your name and Card number. 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. 3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Card within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Card. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at 866.229.8885.</p>
Personalized Card	
Minimum Load	\$0.01
Maximum Balance	\$10,000
USE OF CARD	
CARD RESTRICTIONS	Daily Transaction Limits: ATM Withdrawal - \$500; POS Purchase (Signature) - \$1,500; POS Purchase (PIN) - \$500; Teller Cash Withdrawal - \$500; Maximum Daily Transaction Amount - \$1,500 Additional Limitations: Daily Maximum Load - \$5,000; Monthly Maximum Load - \$10,000; Monthly Maximum Number of Loads - 10
Reload Process	Go online for electronic transfers from another account; or load with cash at a One West branch; or purchase a GreenDot MoneyPak with cash from a retailer
Credit check required?	No
Bank account required?	No
Requirements	When you open a card account, you will be asked for your name, address, date of birth, and other information that will identify you. You may also be asked to provide a drivers license or other identifying document.
Direct Deposit	Yes. Free

FEES:	https://www.owb.com/uploadedFiles/Banking/Prepaid/TermsConditions.pdf
Initial Purchase/Set Up	\$4.95
Reload	\$0 for electric transfers or with cash at OneWest branch (Southern California). Third party cash reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$0 at OneWest ATM; \$2.50 at non-OneWest ATM
Second Card or Replacement Card	\$4.95
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$4.95
Transactions	\$0
Customer Service	1 free call per month; \$2 per call thereafter
Balance Inquiry	\$0 at OneWest ATM, \$0.50 at Non-OneWest ATM, \$0 at automated phone service;
Foreign Currency Conversion Fee	3% per transaction
Other	\$5.95 paper statement
MANAGING YOUR CARD ONLINE	Follow the step-by-step instructions to enroll in Online Prepaid Card Management at owb.com. Select the "Login to Your Account" button at the top of the screen, then choose "prepaid" in the dropdown menu. Once enrolled, you'll have secure access to your balance and transaction information, and can view your monthly statements free of charge, anytime, from any computer.
Text to check balance?	Balance and Transaction Alerts Sent Through Email and text message - 4 free per month, \$0.10 per alert thereafter
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Use direct deposit, bank transfers or OneWest bank to load cash on to card to avoid reload fees. Use PIN cash back to avoid ATM fees. Manage account online to avoid customer service and balance inquiry fees.
CONFIDENTIALITY	OneWest discloses information to third parties about your Card or the transfer you make: (1) where it is necessary for completing transfers, or (2) in order to verify the existence and condition of your Card for a third party, such as a credit bureau or merchant, or (3) in order to comply with government agency or court orders, or (4) if you give us your written permission, or (5) to our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	https://www.owb.com/Privacy-And-Security/

PayPal Prepaid MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	PayPal Prepaid MasterCard
URL SOURCE OF CARD INFO	https://personal.paypal.com/us/cgi-bin/?cmd=_render-
Card's Terms and Conditions	https://www.paypal-prepaid.com/account/terms/PayPal_Cardholder-Agreement_01Nov11.pdf
URL of ISSUER	https://thebancorp.mybankingservices.com/
ISSUER PHONE	866-753-6440
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Contact us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at (866) 753-6440. If you notify us within two (2) business days after learning of the loss or theft of your Card, you can lose no more than \$50.00 if someone used your Card without your permission. Under MasterCard Rules, your liability for unauthorized MasterCard debit transactions on your Card is \$0.00 if you notify us within two (2) business days and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This reduced liability does not apply if a PIN is used as a method of verification for a disputed transaction or you have reported two (2) or more incidents of unauthorized use in the immediately preceding twelve (12) month period. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.</p> <p>Also, if you become aware of and/or your account history shows transactions that you did not make or authorize, notify us at once following the procedures stated in the paragraph labeled "Information About Your Right to Dispute Errors" appearing above. If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the account history was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

PayPal Prepaid MasterCard

ERROR RESOLUTION?	<p>In case of errors or questions about your Card Account, telephone us at (866) 753-6440, write to us at PayPal Prepaid Card, P.O. Box 2136, Austin, TX 78768-2136, or email us at prepaid@PayPal.com as soon as you can, if you think an error has occurred involving your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at (866) 753-6440, or writing to us at PayPal Prepaid Card, P.O. Box 2136, Austin, TX 78768-2136.</p> <p>You will need to tell us: 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error within one (1) business day of making our determination. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card Account.</p> <p>For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If you need more information about our error-resolution procedures, call us at (866) 753-6440, or visit www.PayPal.com/prepaid.</p>
Personalized Card	
Minimum Load	\$10 initial load minimum. The minimum dollar value of any subsequent value loads will be subject to the terms established by the operator of the individual reload location
Maximum Balance	\$15,000
USE OF CARD	
CARD RESTRICTIONS	When using your registered Card, the standard maximum cumulative amount that may be
Load/Reload Process	You may add funds to your Card, called "value loading," at any time. Your initial value load must be
Credit check required?	No
Bank account required?	No

PayPal Prepaid MasterCard

Requirements	When you request a Card Account, you will be asked for your name, street address, date of birth, and other information that will allow you to be reasonably identified. You may also ask for your driver's license or other identifying documents at any time. The same identification verification requirements apply to each Secondary Cardholder, if any are designated by you.
Direct Deposit	Yes - free.
FEES:	https://www.paypal-prepaid.com/prepaid-debit-card/paypal_fees_popup.m
Initial Purchase/Activation	\$0
Reload	\$0; Third party reload fees may apply (up to \$4.95)
withdrawal	\$1.95 ATM fee per transaction
Lost, Stolen or Additional Card	\$5.95 for lost or stolen card; \$0 for secondary card on account
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$4.95
Transaction	\$0
Customer Service	\$0
Balance Inquiry	\$0 online and over the phone; \$.50 ATM balance inquiry
Foreign Currency Conversion Fee	2.5%
Other	\$1.00 - ATM decline fee; \$1.95 - Instant Bank Transfer (\$1.95 per transfer of \$100.00 or less - deducted from the transferor's debit card account)
MANAGING YOUR CARD ONLINE	
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Avoid third party reload fees by using direct deposit and bank transfers; Avoid ATM balance inquiry fees by checking balance with text alerts, online and over the phone; Avoid ATM withdrawal fees by using PIN transactions to receive cash back.
CONFIDENTIALITY	PayPal may disclose information to third parties about your Card Account or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card or Virtual Account for a third party, such as a Merchant; (3) In order to comply with government agency, court order, or other legal regulatory or administrative requirements; (4) If you give us your written permission; (5) To our employees, auditors, affiliates, service providers, or attorneys, as needed; or (6) Otherwise as necessary to fulfill our obligations under this Agreement.
PRIVACY NOTICE	https://cms.paypal.com/us/cgi-bin/marketingweb?cmd=_render-content&content_ID=ua/Privacy_full&locale.x=en_US

PayPal Prepaid MasterCard

Other Info	<p>Optional savings account - The optional savings account is made available to cardholders through The Bancorp Bank, Member FDIC. TO OPEN A SAVINGS ACCOUNT, YOU MUST ESTABLISH A PAYPAL ACCOUNT, OR LINK THIS PREPAID CARD TO YOUR EXISTING ACCOUNT. If you are subject to Internal Revenue Service backup withholding at the time of your request to open a savings account, the request will be declined. Interest is calculated on the Average Daily Balance of the savings account and is paid quarterly. The Annual Percentage Yield is accurate as of January 1, 2012: this is a promotional rate (currently offering a 5.00% APY) and may change without notice pursuant to applicable law. No minimum balance necessary to open the account or obtain the yield. Because savings account funds are withdrawn (maximum 6 such transfers per calendar month) through the card account, card transaction fees could reduce the interest earned on the savings account.</p>

READYdebit Visa Prepaid Card (Control)

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	READYdebit Visa Prepaid Card - Control
URL SOURCE OF CARD INFO	https://www.readydebit.com/prepaid/control.html
Card's Terms and Conditions	https://www.readydebit.com/terms-conditions/bancorp-terms.html
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	866-295-2460
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 866-295-2460. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify us promptly and you are not grossly negligent or fraudulent in the handling of your Card. If you notify us within two (2) business days of unauthorized Visa debit or non-Visa debit transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

READYdebit Visa Prepaid Card (Control)

ERROR RESOLUTION?	<p>In case of errors or questions about your electronic transactions, call 866-295-2460 or write to Cardholder Services, P.O. Box 7554, Boise, ID 83707-7554 if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact us no later than sixty (60) days after the FIRST statement was made available to you on which the problem or error appeared. 1. Provide your name and Card number (if any). 2. Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information. 3. Provide the dollar amount of the suspected error. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this section.</p>
Personalized Card	When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Minimum Load	\$10.00
Maximum Balance	\$10,000
CARD RESTRICTIONS	<p>The maximum cumulative amount that may be withdrawn from an ATM per day is \$500.00. Any funds withdrawn from a POS device or through a participating bank (over the counter withdrawal) will be subject to the maximum amount that can be spent on your Card per day. The maximum amount that can be spent on your Card per day is \$2,500.00. The maximum value of your Card is restricted to \$10,000.00. We will reject any deposit that would cause your Card's balance to exceed \$10,000.00.</p>

READYdebit Visa Prepaid Card (Control)

Reload Process	The minimum amount of each value reload is \$20.00. The maximum number of times you may load your Card per day is five (5). The maximum initial value load and value reloads you may place on your Card with cash is \$2,500 per day. The maximum initial value load and value reloads you may place on your Card with electronic transfers is to \$10,000 per day. You may add value or load your Card with cash via Green Dot MoneyPak or Visa ReadyLink location. You may also add value or load your Card via direct deposit, bank ACH (automated clearinghouse) transfer, or PayPal
Credit check required?	No
Bank account required?	No
Requirements	When you open a Card Account, you will be asked for your name, address, date of birth, social security number and other information that will allow you to be reasonably identified.
Direct Deposit	Yes. Free
UPGRADES	
FEES:	
Initial Purchase/Activation	\$9.95 initial load
Reload	\$0 reload fee; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$2.25
Second Card or Card Replacement	\$10 replacement service charge
Direct Deposit	\$0.00
Monthly Maintenance Fee	Free with at least \$1500 in monthly Direct Deposit, otherwise \$3.95 a month (will be charged 30 days after card is activated)
Transaction	\$0.95/transaction for PIN and Signature
Customer Service	\$2.00/call; Automated phone account access and online account access are free
Balance Inquiry	\$0 automated phone support; ATM balance inquiry - \$.50
Foreign Currency Conversion Fee	2%
Other	Point of Sale transaction decline (PIN and signature transaction) - \$1.95/transaction;
MANAGING YOUR CARD ONLINE	
Text to check balance?	Text "balance" to 44265 to check balance for free
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Avoid ATM fees by using PIN transactions for cash back (\$.95 PIN transaction fee applies); Load card by using free direct deposit and ACH transfers.

READYdebit Visa Prepaid Card (Control)

CONFIDENTIALITY	READYdebit may disclose information to third parties about your Card or the transactions you make: Where it is necessary for completing transactions; In order to verify the existence and condition of your Card for a third party, such as merchant; In order to comply with government agency, court order, or other legal reporting requirements; If you give us your written permission; or To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	https://www.readydebit.com/privacy/bancorp.html
Other Info	In order to comply with California and Vermont laws, READYdebit is required to obtain your consent before sharing information about you with others. They will not share information they collect about you with affiliates and non-affiliated third parties, unless otherwise permitted by law.

READYdebit Visa Prepaid Card - Platinum

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	READYdebit Visa Prepaid Card - Platinum
URL SOURCE OF CARD INFO	https://www.readydebit.com/prepaid/platinum.html
Card's Terms and Conditions	https://www.readydebit.com/terms-conditions/bancorp-terms.html
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	866-295-2460
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 866-295-2460. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify us promptly and you are not grossly negligent or fraudulent in the handling of your Card. If you notify us within two (2) business days of unauthorized Visa debit or non-Visa debit transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

READYdebit Visa Prepaid Card - Platinum

ERROR RESOLUTION?	<p>In case of errors or questions about your electronic transactions, call 866-295-2460 or write to Cardholder Services, P.O. Box 7554, Boise, ID 83707-7554 if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact us no later than sixty (60) days after the FIRST statement was made available to you on which the problem or error appeared. 1. Provide your name and Card number (if any). 2. Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information. 3. Provide the dollar amount of the suspected error. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this section."</p>
Personalized Card	When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Minimum Load	\$10.00
Maximum Balance	\$10,000
USE OF CARD	You may use your Card to purchase or lease goods or services where Visa debit cards, Interlink cards, Plus cards, STAR cards, or NYCE cards are accepted as long as you do not exceed the value available on your Card Account.
CARD RESTRICTIONS	The maximum cumulative amount that may be withdrawn from an ATM per day is \$500.00. Any funds withdrawn from a POS device or through a participating bank (over the counter withdrawal) will be subject to the maximum amount that can be spent on your Card per day. The maximum amount that can be spent on your Card per day is \$2,500.00. The maximum value of your Card is restricted to \$10,000.00. We will reject any deposit that would cause your Card's balance to exceed \$10,000.00.

READYdebit Visa Prepaid Card - Platinum

RELOAD PROCESS	The maximum number of times you may load your Card per day is five (5). You may add value or load your Card with cash via Green Dot MoneyPak or Visa ReadyLink location. You may also add value or load your Card via direct deposit, bank ACH (automated clearinghouse) transfer, or PayPal. Load locations and instructions are available at www.readydebit.com or by calling 866-295-2460. You will have access to your funds within two (2) hours.
Credit check required?	No
Bank account required?	No
Direct Deposit	Free
FEES:	
Initial Purchase/Activation	\$9.95 (service charge for first load)
Reload	\$0 reload fee; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$2 per transaction
Check Processing	
Lost, Stolen or Additional Card	Second card - \$0; \$10 service charge to replace card
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$14.95 (will be charged 30 days after card is activated)
Transaction	\$0
Customer Service	\$0
Balance Inquiry	ATM - \$0
Foreign Currency Conversion Fee	2% of transaction amount after conversion
Other	Bank Teller Cash Advance (svc chg for cash withdrawal) - \$5 per transaction; Paper statement fee - \$2 per statement
MANAGING YOUR CARD ONLINE	
Text to check balance?	Text "balance" to 44265 to check balance for free
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	
CONFIDENTIALITY	READYdebit may disclose information to third parties about your Card or the transactions you make: Where it is necessary for completing transactions; In order to verify the existence and condition of your Card for a third party, such as merchant; In order to comply with government agency, court order, or other legal reporting requirements; If you give us your written permission; or To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	https://www.readydebit.com/privacy/bancorp.html
Other Info	In order to comply with California and Vermont laws, READYdebit is required to obtain your consent before sharing information about you with others. They will not share information they collect about you with affiliates and non-affiliated third parties, unless otherwise permitted by law.

READYdebit Visa Prepaid Card - Select

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	The Bancorp Bank™
NAME OF CARD	READYdebit Visa Prepaid Card - Select
URL SOURCE OF CARD INFO	https://www.readydebit.com/prepaid/select.html
Card's Terms and Conditions	https://www.readydebit.com/terms-conditions/bancorp-terms.html
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	866-295-2460
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 866-295-2460. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify us promptly and you are not grossly negligent or fraudulent in the handling of your Card. If you notify us within two (2) business days of unauthorized Visa debit or non-Visa debit transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

READYdebit Visa Prepaid Card - Select

ERROR RESOLUTION?	In case of errors or questions about your electronic transactions, call 866-295-2460 or write to Cardholder Services, P.O. Box 7554, Boise, ID 83707-7554 if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact us no later than sixty (60) days after the FIRST statement was made available to you on which the problem or error appeared. 1. Provide your name and Card number (if any). 2. Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information. 3. Provide the dollar amount of the suspected error. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this section."
Personalized Card	When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Minimum Load	\$10.00
Maximum Balance	\$10,000
USE OF CARD	You may use your Card to purchase or lease goods or services Visa debit cards, Interlink cards, Plus cards, STAR cards, or NYCE cards are accepted as long as you do not exceed the value available on your Card Account.

READYdebit Visa Prepaid Card - Select

CARD RESTRICTIONS	The maximum cumulative amount that may be withdrawn from an ATM per day is \$500.00. Any funds withdrawn from a POS device or through a participating bank (over the counter withdrawal) will be subject to the maximum amount that can be spent on your Card per day. The maximum amount that can be spent on your Card per day is \$2,500.00. The maximum value of your Card is restricted to \$10,000.00. We will reject any deposit that would cause your Card's balance to exceed \$10,000.00.
Reload Process	The minimum amount of each value reload is \$20.00. The maximum number of times you may load your Card per day is five (5). You may add value or load your Card with cash via Green Dot MoneyPak or Visa ReadyLink location. You may also add value or load your Card via direct deposit, bank ACH (automated clearinghouse) transfer, or PayPal.
Credit check required?	No
Bank account required?	No
Requirements	
Direct Deposit	
FEES:	
Initial Purchase/Activation	\$9.95 initial fee
Reload	\$0 reload fee; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$2.25 per transaction
Check Processing	
Lost, Stolen or Additional Card	\$10 secondary card + \$10 replacement service fee
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$9.95 (will be charged 30 days after card is activated)
Transaction	\$0
Customer Service	1 Free call/month, then \$2.00/call; Automated phone account access and online account access are free
Balance Inquiry	\$0 ATM balance inquiry
Foreign Currency Conversion Fee	2% of transaction amount after conversion
Other	Bank Teller Cash Advance (svc chg cash adv) - \$5 per transaction; Paper statement fee - \$2 per statement
MANAGING YOUR CARD ONLINE	
Text to check balance?	Text "balance" to 44265 to check balance for free
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	

READYdebit Visa Prepaid Card - Select

CONFIDENTIALITY	READYdebit may disclose information to third parties about your Card or the transactions you make: Where it is necessary for completing transactions; In order to verify the existence and condition of your Card for a third party, such as merchant; In order to comply with government agency, court order, or other legal reporting requirements; If you give us your written permission; or To our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	https://www.readydebit.com/privacy/bancorp.html
Other Info	In order to comply with California and Vermont laws, READYdebit is required to obtain your consent before sharing information about you with others. They will not share information they collect about you with affiliates and non-affiliated third parties, unless otherwise permitted by law.

Regions Now Visa
Prepaid Card

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	Regions Bank
NAME OF CARD	<i>Regions Now Visa Prepaid Card</i>
URL SOURCE OF CARD INFO	http://promo.regions.com/NowCard/default.htm?CID=20446&V_TID=943701&ProspectID=270E57562C3F46728786C1DC3E84E599
Card's Terms and Conditions	http://promo.regions.com/NowCard/default.htm?CID=20446&V_TID=943701&ProspectID=270E57562C3F46728786C1DC3E84E599#
URL of ISSUER	https://www.regions.com/?ProspectID=270E57562C3F46728786C1DC3E84E599
ISSUER PHONE	800-734-4667
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>An unauthorized transaction means a transaction using your Card that is initiated by another person without your authority to initiate the transaction and from which you receive no benefit. The term does not include any transaction that is initiated by a person who was furnished with the Card or your PIN by you, unless you have notified us that transactions by that person are no longer authorized and we have had reasonable opportunity to act on that notification. (a) Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning us at the number provided in this Agreement is the best way of keeping your possible losses down. You could lose all your money on your Card. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your Card or PIN without your permission. (b) If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.00. (c) Also, if your Card transaction history shows a transaction that you did not make, tell us at once. If you do not tell us within the earliest of (i) 60 days after the date you accessed your Card transaction history on which the transaction appeared, (ii) 60 days after the date we sent you the FIRST written transaction history on which the transaction appeared, or (iii) 120 days after the transaction was made with your Card, you may not get back any money you lost after the 60 days or 120 days, as applicable, if we can prove that we could have stopped someone from taking the money if you had told us in time. If we determine that extenuating circumstances kept you from telling us, we may extend the time periods. (d) You agree to cooperate completely with us in our attempts to recover funds from unauthorized users and to assist in their prosecution. You agree to complete such affidavits and documents we deem necessary to process any claim you make regarding your Card. You also agree that you will provide all reasonable cooperation to us in the civil or criminal prosecution of any party responsible for any unauthorized withdrawals from your Card or any party who has made an unauthorized endorsement on any item payable to you if such item was deposited or negotiated by us. Your failure to comply with these procedures may result in a denial of your claim. Visa Zero Liability Policy in effect at the time of any unauthorized or fraudulent use of your Card. The Zero Liability Policy covers unauthorized and fraudulent Card transactions that are processed over the Visa network. The Zero Liability Policy does not apply to PIN transactions that are not processed over the Visa network or to ATM transactions. We may not extend the benefits of the Zero Liability Policy to you if we reasonably determine that the unauthorized or fraudulent transaction was caused by gross negligence or fraudulent conduct on your part. Gross negligence may include, but is not limited to, an unreasonable delay on your part, in our judgment, in the reporting of the transaction, or your failure to fulfill your obligations under this Agreement. In the event the Zero Liability Policy is not applicable, subsections (a), (b), (c), and (d), above, will apply.</p>

Regions Now Visa
Prepaid Card

ERROR RESOLUTION?	<p>Telephone us at the customer service number provided in this Agreement or write us at the customer service address provided in this Agreement as soon as you can, if you think an error has occurred regarding your Card or any Card transaction. You must report a suspected error no later than earliest of (i) 60 days after the date you electronically accessed your Card transaction history on which error appeared, (ii) 60 days after the date we sent you the FIRST written transaction history on which the error appeared, or (iii) 120 days after the alleged erroneous transaction was made with your Card. You may request a written history of your transactions at any time by calling us at the customer service number provided in this Agreement or writing to us at the customer service address provided in this Agreement (applicable fees may apply).</p> <p>You will need to tell us:</p> <ul style="list-style-type: none"> • Your name and Card number. • Why you believe there is an error, and the dollar amount involved. • Approximately when the error took place. <p>If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Card within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Card. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the customer service number provided in this Agreement.</p>
Temporary Card	<p>You may go to a Regions Bank branch and obtain a temporary card if you don't want to wait for one to be mailed to you. Completing an application for the personalized card will be mandatory to receive a temporary card. Temporary cards will be given immediately once identity is approved. Temporary cards are reloadable and can be used at ATMs. The temporary card will expire after 45 days. Your personalized card will be mailed to you 5-7 days after applying.</p>
Minimum Load	\$10.00
Maximum Balance	\$7,500
Personalized Card	
Minimum Load	\$10.00
Maximum Balance	\$7,500
USE OF CARD	
CARD RESTRICTIONS	<p>\$3,000 transaction limit per day; \$505 cash withdrawal per day; \$10 Load/Fund minimum plus applicable fee; \$500 Load/Fund Maximum at Regions DepositSmart ATM or any shared reload network</p>
Reload Process	<ul style="list-style-type: none"> • You may remit cash for a Card load at any of our banking offices or at one of our Deposit Smart ATMs. • You may transfer available funds to the Card from a deposit account you have with Regions Bank • You may arrange for your employer or other payor to credit your Card with payroll funds or other funds owed to you through an ACH transfer or “direct deposit.” • You may remit cash for a Card load at any third-party retail location that participates in any reload network in which we participate. When you use a third-party retail location to load funds to the Card, the third-party retailer acts as your agent in the transmittal of funds to us. Third party reload fees may apply.

Regions Now Visa
Prepaid Card

Credit check required?	No
Bank account required?	No
Requirements	Must be 19 years or older. Will need to provide name, DOB, address and government ID at time of application.
Direct Deposit	Yes
FEES:	
Initial Purchase/Activation	\$4 Purchase Fee (includes 1st load); Free with Regions check cashing
Reload	\$3 reload (Regions Branch) or Free with Regions check cashing; \$0 Load/Fund via Regions DepositSmart ATM, Online or the Regions Automated phone system; Load/Fund via Regions Customer Service Agent or any shared reload network; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$0 Regions ATM Withdrawal/Balance Inquiry (in network); \$2 Out of Network ATM Withdrawal/Balance Inquiry; \$5 International ATM Withdrawal/Balance Inquiry
Check Processing	\$0.00
Lost, Stolen or Additional Card	\$3 replacement
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$5 – No charge with \$500 monthly Direct Deposit
Transaction	\$0
Customer Service	\$2 Customer Service Agent (per call); \$0 online and automated customer service
Balance Inquiry	\$0 in-network; \$2 out-of-network ATM balance inquiry
Foreign Currency Conversion Fee	3% of purchase amount
Other	\$3 paper statement fee
MANAGING YOUR CARD ONLINE	Online account management available 24/7
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Avoid \$3 reload fees by setting up direct deposit. Avoid ATM fees by using Regions Bank ATMs and checking your balance online or via text
CONFIDENTIALITY	<p>We will disclose information to third parties about your Card or the transfers you make:</p> <ul style="list-style-type: none"> • Where it is necessary for completing transfers, or • In order to verify the existence and condition of your Card or funds for a third party, such as a credit bureau or merchant, or • In order to comply with government agency or court orders, or • If you give us your written permission, or • Otherwise in accordance with our privacy notice, which was provided to you when you applied for or received your Card. You may obtain a copy of our privacy notice at any time by visiting any of our branches or by visiting our website at www.regions.com.
PRIVACY NOTICE	You will receive information when sent approved card. Check terms of agreement
Other Info	PIN transactions are not available, and therefore cash-back at time of purchases is not allowed.

RushCard
(Pay as You Go Program)

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: May 3, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	<i>Prepaid Visa RushCard (Pay as You Go Program) (*New RushUnlimited available: See footnote.)</i>
URL SOURCE OF CARD INFO	http://www.rushcard.com/
Card's Terms and Conditions	http://www.rushcard.com/cardholder.aspx
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	866-787-4150
CARD AVAILABILITY (STATES)	Not available in Vermont.
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify us within two (2) business days and you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability covers U.S.-issued cards only. The reduced liability does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. Transaction at issue must be posted to your account before provisional credit may be issued. If you notify us within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.</p> <p>Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled "Information About Your Right to Dispute Errors." If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

RushCard
(Pay as You Go Program)

ERROR RESOLUTION?	In case of errors or questions about your Card Account, telephone us at (866) 787-4227, write us at UniRush LLC, P.O. Box 42482, Cincinnati, OH 45242, or email us at agent@rushcard.com as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at (866) 787-4227 or writing us at UniRush LLC, P.O. Box 42482, Cincinnati, OH 45242. You will need to tell us: 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at (866) 787-4227 or visit www.rushcard.com .
Personalized Card	Yes. The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Minimum Load	\$0.01
Maximum Balance	\$9,999
USE OF CARD	
CARD RESTRICTIONS	The maximum amount that can be spent on your Card per day is \$2,500.00. The maximum value of your Card is restricted to \$9,999.00.

RushCard
(Pay as You Go Program)

Load/Reload Process	You may add funds to your Card, called "value loading", at any time. The minimum amount of the initial value load is \$0.01. The minimum amount of each value reload is \$0.01. The maximum amount of the initial value load is \$1,000.00 if loading via cash, check or money order; \$2,000.00 per month for Card to Card transfers between cardholders; \$2,000.00 per day/\$5,000.00 per month for Card-to-Card transfers between your own Cards; \$5,000.00 if loading via ACH or direct deposit. The maximum amount of each value reload is \$1,000.00 if loading via cash, check or money order; \$2,000.00 per month for Card to Card transfers between cardholders; \$2,000.00 per day/\$5,000.00 per month for Card-to-Card transfers between your own Cards; \$5,000.00 if loading via ACH or direct deposit. You may add value or load your Card via direct deposit, ACH transaction from your checking or savings account, Card-to-Card transfers, check, money order, or cash at any Designated Loading Point. You can obtain information on how to load your Card at www.rushcard.com . You will have access to your funds at the times specified below. Please note the load schedule varies with each deposit method: Direct Deposit/ACH: Same day as received; Cash Load: Usually within one (1) hour, but no later than the next business day; Checks: 7-10 days from the day received; Money Orders: Upon verification once received; Card-to-Card Transfers: Within one hour on the date specified by you.
Credit check required?	No
Bank account required?	No
Requirements	The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Direct Deposit	Add money to your RushCard by having your payroll or government benefits check deposited directly to your RushCard for free.
FEES:	http://www.rushcard.com/whyrushcard/scheduleoffees.aspx
Initial Purchase/Activation	Card Fee charged is based on the plastic design requested. Card Fee is \$3.95 for the original RushCard design; \$9.95 for the Black Diamond, Pink Diamond, Purple Diamond RushCard and DYNASTY designs, and \$14.95 for Baby Phat RushCard and KLS RushCard designs. (RushUnlimited Plan members are charged a monthly fee of \$5.95 if enrolled in Direct Deposit, or \$7.95 if not enrolled.)
Reload	\$0 reloads; Third party reload fees may apply (up to \$4.95)
Withdrawal	\$1.95 - Domestic and International ATM
Replacement Card	None (\$3.95 replacement fee was eliminated in February 2012)
Direct Deposit	\$0
Monthly Maintenance Fee	\$0
Bill Pay	None (Enrollment fee of \$2 and bill payment fee of \$1 were eliminated in February 2012)

RushCard
(Pay as You Go Program)

Transaction	\$1, capped at ten (\$10) per calendar month. Assessed for each Signature and PIN POS transaction. For the Pay As You Go schedule, Convenience Fees charged above the ten dollar (\$10) amount will be refunded to your Card balance the following calendar month. (RushUnlimited Plan members are charged a monthly fee of \$5.95 if enrolled in Direct Deposit, or \$7.95 if not enrolled. This monthly fee entitles members to unlimited PIN and signature transactions.)
Customer Service	\$0
Balance Inquiry	ATM Balance Inquiry - \$.50; International - \$1
Foreign Currency Conversion Fee	2% of each transaction; \$2 convenience fee per transaction
Other	Plan Change Fee: None. Card-to-Card transfer fee: \$0 personal card to card, 99¢ cardholder to cardholder; \$1 paper statement
MANAGING YOUR CARD ONLINE	Yes
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	RushUnlimited Plan members are charged a monthly fee of \$5.95 if enrolled in Direct Deposit, or \$7.95 if not enrolled. This monthly fee entitles members to unlimited PIN and signature transactions. ATM withdrawals cost \$2.50 per use. Pay As You Go Plan members have no Monthly Fee. Signature and PIN transactions are \$1 per transaction, with a maximum cost of \$10 per month. Any transaction fees charged beyond the first 10 will be credited back to your card the following month. ATM withdrawals cost \$1.95 per use. Monthly Plan members are charged a Monthly Fee of \$9.95. The Monthly Fee entitles members to FREE, unlimited signature purchase transactions and 2 FREE ATM withdrawals each month. PIN transactions have a \$1 fee, and additional ATM withdrawals cost \$2.50 per use.
CONFIDENTIALITY	RushCard may disclose information to third parties about your Card or the transactions you make: 1. Where it is necessary for completing transactions; 2. In order to verify the existence and condition of your Card for a third party, such as merchant; 3. In order to comply with government agency, court order, or other legal reporting requirements; 4. If you give them your written permission; or 5. To their employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	http://www.rushcard.com/securityandprivacy.aspx

*A new plan, Rush Unlimited, not surveyed here, was added in March 2012.

See: <http://www.rushcard.com/faq/question.aspx?id=21>

RushCard
(Pay Monthly Program)

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: May 3, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	Prepaid Visa RushCard (Pay Monthly Program) (*New RushUnlimited available: See footnote.)
URL SOURCE OF CARD INFO	http://www.rushcard.com/
Card's Terms and Conditions	http://www.rushcard.com/cardholder.aspx
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	866-787-4150
CARD AVAILABILITY (STATES)	Not available in Vermont.
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you notify us within two (2) business days and you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability covers U.S.-issued cards only. The reduced liability does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. Transaction at issue must be posted to your account before provisional credit may be issued. If you notify us within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.</p> <p>Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled "Information About Your Right to Dispute Errors." If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

RushCard
(Pay Monthly Program)

ERROR RESOLUTION?	In case of errors or questions about your Card Account, telephone us at 1 (866) 787-4227, write us at UniRush LLC, P.O. Box 42482, Cincinnati, OH 45242, or email us at agent@rushcard.com as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at (866) 787-4227 or writing us at UniRush LLC, P.O. Box 42482, Cincinnati, OH 45242. You will need to tell us: 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at (866) 787-4227 or visit www.rushcard.com .
Personalized Card	Yes. The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Minimum Load	\$0.01
Maximum Balance	\$9,999
USE OF CARD	
CARD RESTRICTIONS	The maximum amount that can be spent on your Card per day is \$2,500.00. The maximum value of your Card is restricted to \$9,999.00.

Consumer Action

Prepaid Card Survey - 2012

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RushCard
(Pay Monthly Program)

Reload Process	You may add funds to your Card, called "value loading", at any time. The minimum amount of the initial value load is \$0.01. The minimum amount of each value reload is \$0.01. The maximum amount of the initial value load is \$1,000.00 if loading via cash, check or money order; \$2,000.00 per month for Card to Card transfers between cardholders; \$2,000.00 per day/\$5,000.00 per month for Card-to-Card transfers between your own Cards; \$5,000.00 if loading via ACH or direct deposit. The maximum amount of each value reload is \$1,000.00 if loading via cash, check or money order; \$2,000.00 per month for Card to Card transfers between cardholders; \$2,000.00 per day/\$5,000.00 per month for Card-to-Card transfers between your own Cards; \$5,000.00 if loading via ACH or direct deposit. You may add value or load your Card via direct deposit, ACH transaction from your checking or savings account, Card-to-Card transfers, check, money order, or cash at any Designated Loading Point. You can obtain information on how to load your Card at www.rushcard.com . You will have access to your funds at the times specified below. Please note the load schedule varies with each deposit method: Direct Deposit/ACH: Same day as received; Cash Load: Usually within one (1) hour, but no later than the next business day; Checks: 7-10 days from the day received; Money Orders: Upon verification once received; Card-to-Card Transfers: Within one hour on the date specified by you.
Credit check required?	No
Bank account required?	No
Requirements	The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Direct Deposit	Add money to your RushCard by having your payroll or government benefits check deposited directly to your RushCard for free.
UPGRADES	
FEES:	See: http://www.rushcard.com/whyrushcard/scheduleoffees.aspx
Initial Purchase/Activation	Card Fee charged is based on the plastic design requested. Card Fee is \$3.95 for the original RushCard design; \$9.95 for the Black Diamond, Pink Diamond, Purple Diamond RushCard and DYNASTY designs, and \$14.95 for Baby Phat RushCard and KLS RushCard designs.
Reload	\$0 reloads; Third party reload fees may apply (up to \$4.95)
Withdrawal	Domestic ATM - (2) FREE each calendar month -\$2.50 for each ATM withdrawal after first (2); International ATM - \$2.50
Replacement Card	None (\$3.95 replacement fee was eliminated in February 2012)
Direct Deposit	\$0
Monthly Maintenance Fee	\$9.95 (RushUnlimited Plan members are charged a monthly fee of \$5.95 if enrolled in Direct Deposit, or \$7.95 if not enrolled.)
Bill Pay	None (Enrollment fee of \$2 and bill payment fee of \$1 were eliminated in February 2012)
Transaction	Signature - \$0; PIN POS - \$1.00 (RushUnlimited Plan members are charged a monthly fee of \$5.95 if enrolled in Direct Deposit, or \$7.95 if not enrolled. This monthly fee entitles members to unlimited PIN and signature transactions.)
Customer Service	\$0
Balance Inquiry	ATM Balance Inquiry - \$.50; International - \$1
Foreign Currency Conversion Fee	%2 of each transaction

RushCard
(Pay Monthly Program)

Other	Plan Change Fee: None. Card-to-Card transfer fee: \$0 personal card to card, 99¢ cardholder to cardholder; \$1 paper statement
MANAGING YOUR CARD ONLINE	Yes
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	<p>RushUnlimited Plan members are charged a monthly fee of \$5.95 if enrolled in Direct Deposit, or \$7.95 if not enrolled. This monthly fee entitles members to unlimited PIN and signature transactions. ATM withdrawals cost \$2.50 per use. Pay As You Go Plan members have no Monthly Fee. Signature and PIN transactions are \$1 per transaction, with a maximum cost of \$10 per month. Any transaction fees charged beyond the first 10 will be credited back to your card the following month. ATM withdrawals cost \$1.95 per use.</p> <p>Monthly Plan members are charged a Monthly Fee of \$9.95. The Monthly Fee entitles members to FREE, unlimited signature purchase transactions and 2 FREE ATM withdrawals each month. PIN transactions have a \$1 fee, and additional ATM withdrawals cost \$2.50 per use.</p>
CONFIDENTIALITY	The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
PRIVACY NOTICE	http://www.rushcard.com/securityandprivacy.aspx

**A new plan, Rush Unlimited, not surveyed here, was added in March 2012.*

See: <http://www.rushcard.com/faq/question.aspx?id=21>

Approved Card
(Suze Orman)

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	Approved Prepaid MasterCard (Suze Orman)
URL SOURCE OF CARD INFO	http://theapprovedcard.com/
Card's Terms and Conditions	http://theapprovedcard.com/moreinfo/agreement/
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	888-259-0113
CARD AVAILABILITY (STATES)	All 50 states
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 888-259-0113 (direct dial international 312-380-1927). Under MasterCard Rules, your liability for unauthorized MasterCard transactions on your Card Account is \$0.00 if you notify us within two (2) business days and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This reduced liability does not apply if a PIN is used as the method of verification for a disputed transaction or you have reported two (2) or more incidents of unauthorized use in the immediately preceding twelve (12) month period. If you notify us within two (2) business days from a non-authorized transaction, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.</p> <p>Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedure indicated in the "Error Resolution Notice" section. If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

Approved Card
(Suze Orman)

ERROR RESOLUTION?	In case of errors or questions about your Card Account, telephone us at 888-259-0113 (direct dial international 312-380-1927) or write us at The Approved Card, P.O. Box 111, Presque Isle, Maine 04769-0111 as soon as you can. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may view your transaction history at any time on-line or request a written history of your transactions at any time by calling us at 888-259-0113 (direct dial international 312-380-1927) or writing us at The Approved Card, P.O. Box 111, Presque Isle, Maine 04769-0111. You will need to tell us: 1. Your name and Card Account number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at 888-259-0113 (direct dial international 312-380-1927) or visit www.TheApprovedCard.com
Personalized Card	Yes. The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.
Minimum Load	\$20.00
Maximum Load	\$9,000
USE OF CARD	The maximum amount that can be spent on your Card per 24-hour period is \$2,000.00. The maximum amount that can be spent on your Card per 30-day period is \$9,999.00. Signature POS transactions, PIN POS transactions, ATM withdrawals, over the counter cash withdrawals, bill payments as well as Card to Card money sharing transactions are all included in the calculation of the 30-day spend limit. The maximum single bill payment is \$2,000.00. The maximum bill payment cumulative amount per twenty-four hour period is \$2,000.00. The maximum bill payment cumulative amount per 30-day period is \$5,000.00. Any returns or refunds posted to your Card will NOT reduce the 30-day maximum spend limit. The maximum value of your Card is restricted to \$9,000.00. You may use your Card to purchase or lease goods or services wherever Debit MasterCard, Maestro cards, or STAR cards are accepted as long as you do not exceed the value available on your Card Account.

Approved Card
(Suze Orman)

CARD RESTRICTIONS	The minimum amount of each value load is \$20.00. The maximum value of your Card is restricted to \$9,000.00. The maximum amount that can be spent on your Card per 24-hour period is \$2,000.00 and the maximum amount that can be spent on your Card per 30-day period is \$9,999.00. You can make up to four (4) domestic ATM cash withdrawals in a 24-hour period and withdraw up to \$500.00 cash per 24-hour period at ATMs (subject to the daily maximum limit set by each ATM owner) and up to \$5,000.00 per 30-day period. You can make up to two (2) international ATM cash withdrawals in a 24-hour period and withdraw up to \$500.00 cash per 24-hour period at ATMs (subject to the daily maximum limit set by each ATM owner) and up to \$5,000.00 per 30-day period.
Reload Process	Direct Deposit, Bank Account Transfer; Add Cash at Retail Locations: MoneyGram Express Payment or Western Union agent location near you. You may add funds to your Card, called "value loading", at any time. The minimum amount of the initial value load for all loading methods is \$20.00. The minimum amount of each value reload is \$20.00. The maximum amount of the initial value load and each value reload depends on the load source. Personal checks, cashiers checks, and money orders sent to the Issuer are not an acceptable form of loading. All checks and money orders sent to the Issuer for Card loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.
Credit check required?	No
Bank account required?	No
Requirements	18 years or older for primary card holder, 13 years for secondary card holder. Name, DOB, Social Security will be used for verification.
Direct Deposit	Yes - free. The maximum number of times you can load your Card with Direct Deposit per 24-hour period is three
FEES:	http://theapprovedcard.com/fees/
Initial Purchase/Activation	\$3 card purchase fee
Reload	\$0 reloads; Third party reload fees may apply (up to \$4.95)
ATM Withdrawal	Allpoint ATM - \$2 per transaction (waived for 30 days with a qualifying Direct Deposit or Bank Transfer of \$20.00 or more); www.allpointnetwork.com; Non-Allpoint ATM - \$2.00 per withdrawal plus any fees charged by the ATM owner or operator; International ATM - \$2 per transaction
Decline Fees	Domestic and international - \$1.00 per transaction (waived for 30 days with a qualifying Direct Deposit of \$20 or more or Bank Transfer) plus any fees charged by the ATM owner or operator
Lost, Stolen or Additional Card	\$0 for additional card
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$3.00 per month; the first month's fee is waived
Bill Pay	Electronic - \$0; Check copy - \$20 per transaction; Check re-issue - \$15 per transaction; Payment inquiry - \$30 per transaction; Postal reject - \$25 per transaction
Transaction	\$0 for PIN and Signature transactions (domestic and international)
Customer Service	Live Agent - One FREE call per calendar month; \$2.00 per call thereafter; Online account access - \$0

Approved Card
(Suze Orman)

Balance Inquiry	ATM Balance Inquiry - \$1 per transaction (waived for 30 days with a qualifying Direct Deposit of \$20 or more or Bank Transfer) plus any fees charged by the ATM owner or operator; International ATM Balance Inquiry - \$1 per transaction
Foreign Currency Conversion Fee	0%
Other	Paper statement - \$2 per statement
MANAGING YOUR CARD ONLINE	
Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Use direct deposit and bank transfers to load your prepaid card and avoid third party load fees; Check your balance online to avoid ATM balance inquiry and customer service fees.
CONFIDENTIALITY	We may disclose information to third parties about your Card or the transactions you make: • Where it is necessary or helpful for completing transactions or providing you a requested service or product; • In order to verify the existence and condition of your Card for a third party, such as merchant; • In order to comply with government agency, court order, or other legal reporting requirements; • If you give us your written permission; • To provide you with information on other services and products that we think may be of interest to you; • To our employees, auditors, affiliates, service providers, or attorneys as needed; and in connection with a proposed or actual sale, merger, transfer or exchange of all or a portion of a business or operating unit if the disclosure or personally identifiable information concerns solely consumers of such business or unit.
PRIVACY NOTICE	http://theapprovedcard.com/moreinfo/privacypolicy/
Other Info	Tracking - Every time you have a transaction we'll send you a text. We can also send your account balance every day. And you can see all of your transactions online at www.TheApprovedCard.com or get them by calling our automated telephone system. Allpoint ATM network: www.allpointnetwork.com/

Univision MasterCard
Prepaid Card

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	<i>The BankCorp Bank</i>
NAME OF CARD	Univision MasterCard Prepaid Card
URL SOURCE OF CARD INFO	http://www.univisiontarjeta.com/en/
Cardholder Agreement/Terms and Conditions	http://www.univisiontarjeta.com/en/cardholder-agreement/
URL of ISSUER	http://www.univisiontarjeta.com/
ISSUER PHONE	877-883-6688
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call us at 877-883-6688 (direct dial international 904-425-9077). Under MasterCard Rules, your liability for unauthorized MasterCard transactions on your Card Account is \$0.00 if you notify us within two (2) business days and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This reduced liability does not apply if a PIN is used as the method of verification for a disputed transaction or you have reported two (2) or more incidents of unauthorized use in the immediately preceding twelve (12) month period. If you notify us within two (2) business days from a non-authorized transaction, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedure indicated in the "Error Resolution Notice" section. If you do not notify us in writing within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down.</p>

Univision MasterCard
Prepaid Card

ERROR RESOLUTION?	<p>In case of errors or questions about your Card Account, telephone us at 877-883-6688 (direct dial international 904-425-9077), write us at Univision MasterCard Prepaid Card, P.O. Box 111, Presque Isle, Maine 04769-0111 or email us at servicio@univisionprepagada.com as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may view your transaction history at any time on-line or request a written history of your transactions at any time by calling us at 877-883-6688 (direct dial international 904-425-9077) or writing us at Univision MasterCard Prepaid Card, P.O. Box 111, Presque Isle, Maine 04769-0111.</p> <p>You will need to tell us, Your name and Card Account number, Why you believe there is an error, and the dollar amount involved, Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at 877-883-6688 (direct dial international 904-425-9077) or visit www.univisiontarjeta.com</p>				
Personalized Card					
	<table> <tr> <td>Minimum Load</td><td>\$20.00</td></tr> <tr> <td>Maximum Balance</td><td>\$9,000</td></tr> </table>	Minimum Load	\$20.00	Maximum Balance	\$9,000
Minimum Load	\$20.00				
Maximum Balance	\$9,000				
USE OF CARD	Make purchases at millions of places, wherever Debit MasterCard is accepted – worldwide				

Univision MasterCard
Prepaid Card

CARD RESTRICTIONS	<p>The maximum amount that can be spent on your Card per 24-hour period is \$3,000.00 and the maximum amount that can be spent on your card per 30-day period is \$15,000.00.</p> <p>You can make up to four (4) domestic ATM cash withdrawals in a 24 hour period and withdraw up to \$500.00 cash per 24-hour period at ATMs (subject to the daily maximum limit set by each ATM owner) and up to \$5,000.00 per 30 day period. You can make up to two (2) international ATM cash withdrawals in a 24 hour period and withdraw up to \$500.00 cash per 24-hour period at ATMs (subject to the daily maximum limit set by each ATM owner) and up to \$5,000.00 per 30 day period. The maximum cumulative amount that may be withdrawn from a POS device is \$5,000.00. The maximum cumulative amount that may be withdrawn from a participating bank (over the counter withdrawal) per 24-hour period is \$1,000.00. Any funds withdrawn from an ATM, POS device or bank, as well as any fees charged, will be subject to the maximum amount that can be spent on your Card per 24-hour period and/or 30-day period.</p> <p>You may request an additional Card for another person, with whom you can share all or a portion of your money. The maximum number of additional Cards permitted is two (2).</p>
Reload Process	<p>The minimum amount of each value reload is \$20.00. The maximum amount of the initial value load and each value reload depends on the load source. Personal checks, cashiers checks, and money orders sent to the Issuer are not an acceptable form of loading. Following are value load limits by funding source:</p> <p>CASH: You may add value or load your Card using cash at a retail store that supports Western Union, MoneyGram Express Payment or the MasterCard rePower™ load network (supported by Green Dot MoneyPak™. The maximum number of times you may load your Card with cash is ten (10) times in any 30-day period. The maximum amount you can load is \$950.00 per transaction, and \$9,500.00 in any 30-day period.</p> <p>DIRECT DEPOSIT</p> <p>CARD TO CARD MONEY SHARING: The maximum amount you can share or load using Card-to-Card Money Sharing is \$500.00 per 24-hour period and/or \$1,500.00 per 30-day period. You will have access to your funds as follows: For cash loads at a retail store: within thirty (30) to sixty (60) minutes; For Direct Deposit: on payday or the date of the deposit by 9:00 am Eastern Time. For Card-to-Card Money Sharing: within five (5) minutes of the request.</p>
Credit check required?	No
Bank account required?	No

Univision MasterCard
Prepaid Card

Requirements	When you open a card account, you will be asked for your name, address, date of birth, and other information that will identify you. You may also be asked to provide a drivers license or other identifying document. Must be 18 years old.
Direct Deposit	Yes
FEES:	http://www.univisiontarjeta.com/en/clear-and-predictable-fees/#save
Initial Purchase/Set Up	\$0
Reload	\$0 reloads; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$0 in network ATM, \$1.95 per transaction for out of network ATMs
Second Card or Replacement Card	\$9.95 card replacement
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$9.95
Transactions	\$0
Customer Service	\$0 - 24/7 Bilingual Customer Service
Balance Inquiry	\$0 SMS and email alerts and online access
Foreign Currency Conversion Fee	2% per transaction
Other	
MANAGING YOUR CARD ONLINE	Online account to load, check balance, and send notifications.
Text to check balance?	No
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	To avoid ATM fees utilize in-network ATMs and use PIN transactions to receive cash back; avoid third party cash reload fees by using direct deposit to load funds onto your card

Univision MasterCard
Prepaid Card

CONFIDENTIALITY	Issuer may disclose information to Univision Financial Marketing, Inc. ("UFM") and other third parties about your Card or the transactions you make: 1. Where it is necessary or helpful for completing transactions or providing you a requested service or product; 2. In order to verify the existence and condition of your Card for a third party, such as merchant; 3. In order to comply with government agency, court order, or other legal reporting requirements; 4. If you give us your written permission; 5. to provide you with information on other services and products that we think may be of interest to you; 6. To our employees, auditors, affiliates, service providers, or attorneys as needed; 7. To Univision Communications Inc., a Member Service Provider ("MSP") pursuant to an agreement with the Issuer; 8. In connection with a proposed or actual sale, merger, transfer or exchange of all or a portion of a business or operating unit if the disclosure or personally identifiable information concerns solely consumers of such business or unit; 9. To UFM which is offering the Card under a joint marketing agreement with the Issuer; pursuant to which UFM may use and disclose the information in accordance with the provisions in this section.
PRIVACY NOTICE	http://www.univisiontarjeta.com/en/privacy-policy/

Walmart MoneyCard Mastercard and Visa

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated March 22, 2012

NAME OF CARD ISSUER	GE Money Bank
NAME OF CARD	Walmart MoneyCard Mastercard and Visa
URL SOURCE OF INFO	https://www.walmartmoneycard.com/walmart
Cardholder Agreement/Terms and Conditions	https://www.walmartmoneycard.com/walmart/cardholder-agreement
ISSUER PHONE	877-937-4098 (if you do not have a card press 2 to report card stolen, press 0 until connected with live representative)
CARD AVAILABILITY (STATES)	Not available to purchase the card in Walmart in NY, NJ, RI
FDIC INSURED?	Yes
FRAUD PROTECTION?	Tell us AT ONCE if you believe your Walmart MoneyCard or PIN has been lost or stolen. Calling is the best way of notifying us. You will not lose any part of the money on your Walmart MoneyCard based on unauthorized use if you have exercised reasonable care in safeguarding your card and PIN from risk of loss or theft. However, if these conditions are NOT met, you could lose the lesser of \$50 or the amount of unauthorized use from your Walmart MoneyCard before you notify us that your card has been lost or stolen. If you believe your Walmart MoneyCard or PIN has been lost or stolen, report it online at walmartmoneycard.com or call (877) 937-4098, or write to Our Mail Address.

Walmart MoneyCard Mastercard and Visa

ERROR RESOLUTION?	<p>IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR WALMART MONEYCARD: Call us at (877) 937-4098 or write to us at Our Mail Address as soon as you can if you think an error has occurred on your Walmart MoneyCard. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Walmart MoneyCard, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions and reloads at any time by calling us at (877) 937-4098 or writing us at Our Mail Address. You will need to tell us: 1. Your name and Walmart MoneyCard number. 2. Why you believe there is an error, and the dollar amount involved. 3. Approximately when the error took place. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Walmart MoneyCard within 10 business day for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Walmart MoneyCard. For errors involving new customers, point-of-sale, or foreign-initiated transactions, loads, or reloads, we may take up to 90 days to investigate your complaint or question. For new customers, we may take up to 20 business days to credit your Walmart MoneyCard for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at (877) 937-4098 or visit walmartmoneycard.com.</p>
TEMPORARY CARD	<p>You do not have to apply for a personalized card to receive a Temporarily Card. The initial load to a Temporary Card may be made only at a participating Walmart store through the Green Dot Financial Network. There is an initial minimum load of \$20. Once approved, a Temporary Card is reloadable only by direct deposit, bank transfer, and MoneyPak only after you have activated the Temporary Card and we have verified your identity. You must activate the Temporary Card and choose a Personal Identification Number ("PIN"), either by going online to walmartmoneycard.com or by calling toll-free (877) 965-7848. You must have both your Temporary Card and receipt with you when you call to activate or for any refunds. After you activate your Temporary Card and your identity has been verified, you will receive a Personalized Card in the mail. If unable to verify your identity, you will not receive a Personalized Card and your Temporary Card will not be reloadable. You will receive the amount loaded on the Temporary Card and any fees you paid or be allowed to use the Temporary Card until the balance on the card is zero.</p>
Minimum Load	There is an initial minimum load of \$20
Maximum Balance	A maximum of \$500 (or \$1,500 if you received the Temporary Card when you cashed a check at Walmart)

Walmart MoneyCard Mastercard and Visa

How to Reload	With cash or a PIN-based debit card at any participating Walmart store in the United States; By cashing a payroll check from your employer or a government-issued check at a Walmart store in the United States and asking the store associate to load the value to your Walmart MoneyCard; At retail locations (including participating Walmart stores) that participate in the Green Dot Financial Network; and, By direct deposit from your employer of your salary or wages. You may reload additional amounts onto your Temporary Card after we have verified your identity: By purchasing a MoneyPak; by direct deposit from your employer of your salary or wages; by adding money from a bank or other financial institution through an electronic money transfer. Please contact your bank for instructions and any applicable fees.
Personalized Card	
Minimum Load	Excluding direct deposits from your employer, the minimum amount that may be loaded to a Walmart MoneyCard in a single reload is \$20
Maximum Balance	The maximum amount that may be loaded to a Walmart MoneyCard in a single reload is \$1,100 (or \$2,999 if you load the proceeds from a check cashed at Walmart). The maximum amount that may be loaded to a Walmart MoneyCard on a day is \$3,000. In no event may the balance of any Walmart MoneyCard exceed \$3,000.
USE OF CARD	If your Card has a Visa logo, to make purchases everywhere Visa debit cards are accepted or if your Card has a MasterCard logo, to make purchases everywhere MasterCard debit cards are accepted (your Personalized Card can be used worldwide, but your Temporary Card cannot be used for transactions outside of the United States and merchants without a swipe terminal cannot honor your Temporary Card).
CARD RESTRICTIONS	You may not use your Walmart MoneyCard: (a) to obtain more than \$400 in cash from ATMs each day; or (b) to purchase more than \$3,000 (or the amount on your Card, if less) worth of goods or services (including any cash back) in point-of-sale transactions each day. For security reasons, there may be additional limits on the amount, number or type of transactions you can make using your Walmart MoneyCard.
Reload Process	At participating Walmart stores, you can go straight to the cashier and swipe your Card to load with cash or you can cash a payroll or government check and load part or all of that check onto your MoneyCard. \$3.00 Reload and check cashing fees apply.
Credit check required?	No
Bank account required?	No
Requirements	Anyone above the age of 18 can buy and use this Card. For minors between the age of 16 to 17 we require parental/guardian authorization to activate. Minors between the age of 16 to 17 need a parent or legal guardian on the phone with them during the account activation process in order to accept the Cardholder Agreement on behalf of the underage child. Some merchants will ask to see the ID of the cardholder. So, it may be wise for underage users to have a student ID or other type of valid ID when using the Card.

Walmart MoneyCard Mastercard and Visa

Direct Deposit	With the exception of certain federal government benefit payments, you can elect to have as much or as little of your paycheck or benefits payment deposited to your Walmart MoneyCard as you like. The choice is completely yours, and you can cancel or change the amount of your Direct Deposit at any time. However, if you enroll in Direct Deposit for federal government benefits (such as Social Security, Supplemental Security Income, Veterans Benefits, or Federal Civil Service), the entire amount of your benefit payment must be deposited to your Walmart MoneyCard. You can cancel the Direct Deposit of your federal government benefits at any time, but you cannot change the amount of your federal benefits Direct Deposit.
FEES:	
initial/purchase fee	\$3
Reload	\$3 - cash reload fee at any Walmart; Elsewhere - \$0 - \$4.95 (third party fee), \$0 direct deposit
Check Cashing	\$3 - checks coming from employer or own money possible to cash in Walmart. No reload fee on top of check cashing fee.
ATM	\$0 in-network ATM fees; Out-of-network domestic and international ATM - \$2. An ATM fee from ATM owner may also apply
Additional Personalized Card Fee	Standard Walmart MoneyCard: \$3, Student Edition Walmart MoneyCard: \$0, Family Walmart MoneyCard: \$0. The only difference between the Student Edition and Family MoneyCards are the names. You do not need to have multiple cardholders at the time you sign up for the cards and you have the ability to add cardholders to the account at a later time and avoid the \$3 additional card fee. The Standard MoneyCard will require you pay \$3 when adding an additional cardholder.
Temporary Card Issuance Fee at Walmart Store	Standard Walmart MoneyCard: \$3, Student Edition Walmart MoneyCard: \$3, Family Walmart MoneyCard: \$3
Balance Inquiry	ATM Balance Inquiry - \$1
Monthly Maintenance Fee	\$3
Replacement Card or Second Card	\$2
Transactions	\$0
Foreign Transactions	2%
Customer Service	\$0
Other	Rush delivery - \$20; Teller cash transaction - \$2 per transaction
Text to check balance?	No
Low balance email/text alerts?	Yes

Walmart MoneyCard Mastercard and Visa

HOW TO AVOID FEES	If you reload your Walmart MoneyCard at other locations, or if you reload your Walmart MoneyCard by purchasing a MoneyPak, we do not charge you a fee but those businesses or Green Dot may charge a fee to you for the service they provide. If you load or reload at least \$1,000 to your Walmart MoneyCard during a calendar month (not including a transfer from your Temporary Card to your Personalized Card), we will waive the Monthly Maintenance Fee for your Walmart MoneyCard the next calendar month. Sign up for a Student or Family MoneyCard and avoid the \$3 additional card fee if you think you may have multiple cardholders on the account. Avoid ATM fees by getting cash back with PIN purchases. Avoid ATM balance inquiry fees by signing up for email and text balance alerts online or by calling customer service.
CONFIDENTIALITY	Issuer will disclose information to third parties about your Walmart MoneyCard or the transactions, loads, and reloads you make: Where it is necessary for completing transactions, loads, or reloads; In order to verify the existence and condition of your Walmart MoneyCard for a third party, such as a credit bureau or merchant; In order to comply with government agency or court orders; If you give express permission; and as otherwise provided in the Privacy Policy. The types of personal information collected and shared depends on the product or service you have with us. This information can include social security number and card balances and transaction history. If you are a new customer, issuer can begin sharing your information 30 days from the date we sent this notice. When you are no longer a customer, issuer continues to share your information as described in this notice. However, you can contact issuer at any time to limit sharing. Call 877-937-4098
PRIVACY NOTICE	https://www.walmartmoneycard.com/walmart/cardholder-agreement
Other Info	

Western Union mun2
Prepaid MasterCard

Consumer Action Pre-Paid Credit Card Survey - 2012

Last updated: March 22, 2012

NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	<i>Western Union mun2 Prepaid MasterCard</i>
URL SOURCE OF CARD INFO	http://www.westernunion.com/web-inf/en/country/US/index_mun2_WU.html
Cardholder Agreement/Terms and Conditions	https://www.wuprepaid.com/wuprepaid/public/get.do?view=public/terms/tos_mun2
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	888-366-7079
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission.. Telephoning toll-free at 888-366-7079 is the best way of keeping your possible losses down. You could lose all the money in your Card account. If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your electronic history shows transfers that you did not make, including those made by your Card or other means, tell us at once. If you do not tell us within 60 days of the earlier of the date you electronically access your account, if the unauthorized transfer could be viewed in your electronic history, or the date we sent the FIRST written history on which the unauthorized transfer appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods for a reasonable period.

Western Union mun2
Prepaid MasterCard

ERROR RESOLUTION?	In case of errors or questions about your Card transactions, call 888-366-7079 or write to Western Union Mun2 Prepaid MasterCard Customer Service, P.O. Box 550578, Sunrise, FL 33355 as soon as possible if you think an error has occurred in your Card account. We must hear from you no later than 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by contacting us at the number or address above. You will need to tell us the following: (1) your name, (2) your Card number, (3) why you believe there is an error, (4) the dollar amount involved, and (5) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. Funds will remain contingent on whether we determine if an error occurred. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact us by calling: 888-366-7079.
Temporary Card	Temporary cards are available to purchase at any Western Union and can be purchased without applying for a permanent card. Temporary cards that have not been approved hold a one-time max load of \$750. There is a \$4.95 reload fee (fee anytime you load cash with a WU agent service fee). Once the cardholder has been approved, their temporary card will be able to be reloaded.
Minimum Load	\$10
Maximum Balance	\$750
Personalized Card	
Minimum Load	\$5.00
Maximum Balance	\$10,000
USE OF CARD	
CARD RESTRICTIONS	There is a minimum POS Money Load amount of \$5.00 and a maximum POS Money Load amount of \$950.00 per transaction or \$950.00 in the aggregate within a twenty-four (24) hour period. You may withdraw up to \$500 from terminals every 24 hours. You may buy up to \$2,500 worth of goods and services every 24 hours. Initial Maximum Load Limit(s) - \$500/\$750/\$10,000 (maximum amounts may vary: \$500 (anonymous transactions) and between \$750 and \$10,000 for registered transactions depending on the source of the funds.)

Western Union mun2
Prepaid MasterCard

Reload Process	You may add funds to your Card (a "POS Money Load"), at any participating Western Union Agent location via a Western Union Prepaid Services Transaction for a load or reload fee charged by Western Union in addition to the initial activation fee.
Credit check required?	No
Bank account required?	No
Requirements	When a consumer opens a Card Account, WU will ask for the consumer's name, address, date of birth, social security number, and other information that will identify the consumer. The consumer will need to provide his/her Social Security number if a U.S. citizen or personal Tax ID or passport number if a non-U.S. citizen. WU may also ask to see your driver's license or other identifying documents. Western Union may provide the information given to the Western Union Agent clerk to The Bancorp Bank. There is no age requirement to obtain a temporary card, however, minors will not be approved for a permanent/personalized card.
Direct Deposit	Yes - Free
UPGRADES	
FEES:	
Initial Purchase/Activation	\$0
Reload	\$0 direct deposit; \$4.95 cash reload Western Union agent fee; Bank transfer fee - \$1
ATM Cash withdrawal	\$1.95, \$25.00 at bank counter
Check Processing	\$25.00
Lost, Stolen or Additional Card Replacement	\$5.00
Direct Deposit	\$0.00
Account Maintenance Fee	\$0
Transaction	\$0
Customer Service	Live Customer Service Fee - \$0
Balance Inquiry	ATM Balance Inquiry - \$.45
Foreign Currency Conversion Fee	up to 1%
Other	Paper statement fee - \$3 per requested statement; Stop payment fee - \$4.95; ATM Decline and Balance Inquiry Fee - \$0.45; Inactivity Fee (monthly charge beginning in month 13 of inactivity) - \$2.50; Agent Location Cash Load Fee - \$4.95;
MANAGING YOUR CARD ONLINE	
Text to check balance?	Yes
Low balance email/text alerts?	No low balance alerts, transaction alerts are sent when you transfer money onto card
HOW TO AVOID FEES	Avoid ATM fees by getting cash back with PIN purchases; Avoid third-party cash loading fees by signing up for direct deposit

Western Union mun2
Prepaid MasterCard

CONFIDENTIALITY	<p>The types of personal information we collect and share depend on the product or service you have with us. (i) Information We Collect ("Cardholder Information") is as follows:(a) Information about purchases made with the Card, such as date of purchase, amount and place of purchase. (b) Information you provide to us when you apply for a Card, or for replacement Cards or when you contact us with customer service issues, such as name, address, phone number.</p> <p>However, only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to safeguard Cardholder Information.</p>
PRIVACY NOTICE	<p>See Terms of Service: https://www.wuprepaid.com/wuprepaid/public/get.do?view=public/terms/tos_mun2</p>

Western Union
Prepaid Visa Card

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NAME OF CARD ISSUER	The Bancorp Bank
NAME OF CARD	<i>Western Union Prepaid Visa Card</i>
URL SOURCE OF CARD INFO	https://www.wuprepaid.com/wuprepaid/public/login.do
Cardholder Agreement/Terms and Conditions	https://wumt.westernunion.com/WUCOMWEB/staticMid.do?method=load&pagename=tnc&countryCode=US&languageCode=en&nextSecurePage=Y
URL of ISSUER	http://www.thebancorp.com/
ISSUER PHONE	877-220-3985
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>Notify Western Union immediately if You believe Your Western Union username and password have been lost or stolen or if someone may use them without Your permission. If You notify Western Union within 2 business days You can lose no more than \$50 if someone used Your Services username and password without Your permission.</p> <p>If You do NOT notify Western Union within 2 business days after You learn of the loss or theft of Your username and password or that someone may use them without Your permission, and Western Union can prove that it could have stopped someone from using Your Services username and password without Your permission if You had told Western Union, You could lose as much as \$500.</p> <p>Also, if Your Bank Account statement shows Western Union debits that You did not authorize, notify Western Union immediately. If You do not notify Western Union within 90 days after the date that the statement was mailed to You or the transaction summary was available, and the loss could have been prevented, You may not get back any money You lost after the 90 days. Western Union may extend the within 90 day notification period for good cause.</p>

Western Union
Prepaid Visa Card

ERROR RESOLUTION?	<p>If You believe that any Service transaction initiated by Western Union with respect to Your Bank Account is erroneous, or if You need more information about any such Service transaction, You should contact Western Union as soon as possible by telephone or in writing by using the telephone number or address provided above under "CUSTOMER SERVICE." In any event, Western Union must hear from You no later than ninety (90) days after the date the questionable transaction FIRST appeared on Your Bank Account statement. When You contact Western Union, please: 1. Tell Western Union your name and the e-mail address associated with Your westernunion.com customer account, 2. Describe the error or the transfer You are unsure about, and explain as clearly as You can why You believe it is an error or why You need more information, 3. Tell Western Union the dollar amount of the suspected error, 4. If possible, provide Western Union with the transaction date and associated transaction identification number from Your Bank Account statement, and 5. Provide Western Union with a telephone number at which You can be reached in case Western Union needs further information. If You provide Western Union with this information orally, You may be required to send Western Union your complaint or question in writing within ten (10) Business Days. Western Union will attempt to determine whether an error occurred within ten (10) Business Days after Western Union receives Your written complaint and will correct any error promptly. If Western Union needs more time, however, it may take up to forty-five (45) days to investigate Your complaint or question. If Western Union decides to do this, and Your inquiry or complaint involves any amounts debited from Your Bank Account, Western Union may transmit a provisional credit to Your Bank Account for the amount You think is in error, so that You will have the use of the money during the time it takes it to complete the investigation. If Western Union asks You to put your complaint or question in writing and it does not receive it within ten (10) Business Days, Western Union may not grant provisional credit of the disputed amount. Western Union will tell You the results of its investigation within three (3) Business Days after its completion. If Western Union decides that there was no error, it will send you a written explanation. You may ask for copies of the documents used in the investigation.</p>
Temporary Card	<p>Temporary cards are available to purchase at any Western Union agent location. Initial load with a temporary card must be done at location. Initial load of at least \$30 to activate your Western Union Prepaid Visa Card. Registration for a personalized card is not necessary to purchase a temporary card. You will not be able to use an ATM if not approved. Once approved there is a \$500 max withdrawal per 24 hours. PIN cash back option is also available once temporary card is approved.</p>
Minimum Load	\$30
Maximum Balance	No maximum but \$950 load limit per 24 hours, up to five times for temporary cards that have not been approved (meaning you did not apply for a permanent/personalized card)
Personalized Card	
Minimum Load	\$30
Maximum Balance	\$5,000
USE OF CARD	
CARD RESTRICTIONS	\$500 cash withdrawal limit per 24 hours (includes PIN cash back transactions)

Western Union
Prepaid Visa Card

Reload Process	Load Your Card at an Agent Location Visit a participating Western Union Agent location. \$4.95 reload fee with an agent who will provide you with a money transfer control number. Must then call WU representative with control number who will load the amount onto the prepaid card (no fee to speak with representative). Reloads can be done over the phone with a WU representative.
Credit check required?	No
Bank account required?	No
Requirements	When a consumer opens a Card Account, WU will ask for the consumer's name, address, date of birth and other information that will identify the consumer. The consumer will need to provide his/her Social Security number if a U.S. citizen or personal Tax ID or passport number if a non-U.S. citizen. WU may also ask to see your driver's license or other identifying documents. Western Union may provide the information given to the Western Union Agent clerk to The Bancorp Bank.
Direct Deposit	Free direct deposit
UPGRADES	
FEES:	
Initial Purchase/Activation	\$4.95 initial load fee with agent (not a fee to purchase card, fee to load with agent fee)
Reload	\$4.95 reload agent fee; \$1 - Bank to card transfer fee
ATM Cash withdrawal	\$1.95 per transaction
Second Card or Replacement Card	\$5.00
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$0
Transaction	\$0 for PIN and Signature transactions
Customer Service	\$0
Balance Inquiry	\$.45 ATM balance inquiry
Foreign Currency Conversion Fee	2%
Other	Paper Statement Fee - \$3; Card Inactivity Fee - \$2.50 (monthly charge beginning in month 13 of inactivity)
MANAGING YOUR CARD ONLINE	Track your card balance and spending online, over the phone, or with SMS text alerts.
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Load your card over the phone or through direct deposit. Avoid ATM fees by withdrawing cash through PIN purchases and receiving cash back.

Western Union
Prepaid Visa Card

CONFIDENTIALITY	The types of personal information we collect and share depend on the product or service you have with us. This information can include, without limitation: government identification numbers, such as: driver's license, passport, visa or Social Security number; name, address, mobile and home telephone number; account balances and transaction history; credit history and payment history; computer information such as the domain and host you use to access the Internet; your computer's Internet address; the browser and operating system software you use; social profile and network information; the date and time you access our website and the Internet address used to link to our website when you visit us. You consent to our collection, transfer and storage of Information by computers or other transfer or storage devices in the United States and elsewhere when you supply Information.
PRIVACY NOTICE	http://www.westernunion.com/WUCOMWEB/staticMid.do?method=load&pagename=privacyPolicy&countryCode=US&languageCode=en

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NO LONGER AVAILABLE

NAME OF CARD ISSUER	Inter National Bank
NAME OF CARD	YAP MasterCard Prepaid Card
URL SOURCE OF CARD INFO	https://www.yapsend.com/us/prepaid-MasterCard-mobile.do
Cardholder Agreement/Terms and Conditions	https://www.yapsend.com/us/go.do?v=Public-TermsAndConditions
URL of ISSUER	https://www.inbweb.com/
ISSUER PHONE	888-927-8927
CARD AVAILABILITY (STATES)	All 50
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>IF YOU BELIEVE THAT ANY OF YOUR ACCESS DEVICES HAVE BEEN LOST OR STOLEN OR THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM YOUR ACCOUNT WITHOUT YOUR PERMISSION, CONTACT MANGO AT ONCE. Contacting us via telephone is the preferred method of communication for lost or stolen Access Devices. You may be liable for unauthorized use of your Access Devices. You will not be liable for unauthorized use that occurs after you notify us, orally or in writing, of the loss, theft, or possible unauthorized use. If you inform us within two business days after you learn of the loss or theft of your Access Device(s), you will not be liable for more than \$50 if someone used your Access Device without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had informed us, you could be liable for as much as \$500. If your Account history shows transactions that you did not authorize, inform us immediately. If you fail to inform us within 90 days after the Account history was made available to you, you may not be entitled to recover any funds you lost after the 90 days if we can prove that we could have prevented the unauthorized transaction if you had told us in time. If your Access Device has been lost or stolen, we will close your Account. If your PIN has been compromised we retain the right to reset your PIN. If you inform Mango within twenty-four hours after you learn of the loss or theft of your Mobile Phone, or after you learn of an unauthorized transaction performed on your Account using YAP mobile financial services, you will not be liable for any portion of the unauthorized transaction if Mango determines that the unauthorized transaction was fraudulent or unauthorized. If you inform Mango after twenty-four hours have elapsed, but before forty-eight hours have elapsed, after you learn of the loss or theft of your Mobile Phone, or after you learn of an unauthorized transaction performed on your Card Account using YAP mobile financial services, you will not be liable for more than \$50 if Mango determines that the unauthorized transaction was fraudulent or unauthorized. If you do NOT tell Mango within two business days after you learn of the loss or theft of your Mobile Phone, and we can prove we could have stopped someone from using your Mobile Phone without your permission if you had informed us, you could be liable for as much as \$500.</p>

ERROR RESOLUTION?	<p>Contact Mango immediately if you think your Account history or receipt is wrong or if you require additional information about a transaction listed on the Account history or receipt. We must hear from you no later than 90 days after the initial communication when the problem or error appeared. You must provide the following information: Name; Card Account number; Description of the error or the transaction; explanation as to why you believe it is an error or why you need more information; and the dollar amount of the suspected error. We may require that you send your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we require additional time we may take up to 45 days to investigate your complaint or question. If additional investigation is required, we will credit your Account within 10 business days for the disputed amount. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account. For errors involving new Accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your Account for the disputed amount. We will inform you of the results within three business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that were used in the investigation.</p>
Personalized Card	
Minimum Load	\$0.01
Maximum Balance	\$10,000
USE OF CARD	
CARD RESTRICTIONS	<p>Cash withdrawal limits: Daily withdrawal limits in the United States: \$500-\$600 Outside of the United States: \$300-\$400; Limit depends upon transaction history</p>
Reload Process	Value can be added by using cash, checks, direct deposit, receipt of a transfer from another YAP Cardholder and by receipt of an ACH or wire transfer.
Credit check required?	No
Bank account required?	No
Requirements	When you open a card account, you will be asked for your name, address, date of birth, and other information that will identify you. You may also be asked to provide a drivers license or other identifying document. Must be 18 years or older.
Direct Deposit	Yes
FEES:	https://www.yapsend.com/us/mobile-money-payments.do
Initial Purchase/Set Up	\$0
Reload	\$0 reloads; Third party reload fees may apply (up to \$4.95)
ATM Cash withdrawal	\$2 (third party fees may also apply); International ATM - \$2 + 2%

Second Card or Replacement Card	\$0 replacement fee; No second cards on account
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$5 (waived the first month)
Transactions	\$0
Customer Service	\$0
Balance Inquiry	\$0.50 at ATM
Foreign Currency Conversion Fee	2% per transaction
Other	\$.50 for balance transfers using SMS
MANAGING YOUR CARD ONLINE	Online account management and online account statements are available 24/7. YAP Mobile also allows cardholder to check their balance, transactions, receive money and send money through SMS.
Text to check balance?	Yes. Text "bal" to 88988 - for free balance inquiries
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	To avoid ATM fees use PIN transactions to receive cash back; Use Direct Deposit and bank transfers to avoid third party cash load fees; Avoid ATM balance inquiry fees by managing alerts online and texting "bal" to 88988 for current balance.
CONFIDENTIALITY	Yap may disclose information to third parties about your Account or the transactions you make: in order to complete transactions; in order to verify the existence and condition of your Account for a third party, such as a merchant; in order to comply with government agency or court orders, or other legal reporting requirements; if you give Yap your permission; to their employees, auditors, affiliates, service providers, or attorneys, as needed or; in accordance with the YAP Card Program Privacy Policy. Please read the Privacy Policy. By using the Account, you agree to grant Mango and its affiliates the right to analyze your non-public personal information (for example, information you have provided and your transaction history) to develop additional or improved products and services for the financial empowerment of mankind worldwide.
PRIVACY NOTICE	https://www.yapsend.com/us/go.do?v=Public-PrivacyPolicy

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NAME OF CARD ISSUER	MetaBank
NAME OF CARD	Young Money Prepaid Discover Card
URL SOURCE OF CARD INFO	https://www.youngmoneycards.com/Default.aspx?AspxAutoDetectCookieSupport=1
Card's Terms and Conditions	https://www.youngmoneycards.com/CardholderAgreement.aspx
URL of ISSUER	http://www.bankmeta.com/
ISSUER PHONE	855-896-2273
CARD AVAILABILITY (STATES)	All 50 states
FDIC INSURED?	Yes
FRAUD PROTECTION?	<p>If you believe your Card or PIN has been lost or stolen, call: 855-8YM-CARD (855-896-2273) or write: Program Headquarters, PO Box 516, Lisle IL 60532. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your Card or PIN without your permission. Your Liability for Unauthorized Discover Prepaid Card Transactions. Tell us, AT ONCE, if you believe your Discover Card has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized transactions that take place on the Discover system is zero dollars (\$0). We may require you to provide a written statement regarding claims of unauthorized transactions. These provisions limiting your liability do not apply to ATM, POS, PINless, or any other debit transactions not processed by Discover. In addition to this paragraph, we may also be responsible to you for unauthorized transactions (see "Your Liability for Unauthorized Transfers" paragraph below). Your Liability for Unauthorized Transfers: Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning toll-free at 855-8YM-CARD (855-896-2273) is the best way of keeping your possible losses down. You could lose all the money in your Card account. If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your electronic history shows transfers that you did not make, including those made by your Card or other means, tell us at once. If you do not tell us within 60 days of the earlier of the date you electronically access your account, if the unauthorized transfer could be viewed in your electronic history, or the date we sent the FIRST written history on which the unauthorized transfer appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods for a reasonable period.</p>

Young Money Prepaid Discover Card

ERROR RESOLUTION?	In case of errors or questions about your Card telephone us at 855-8YM-CARD (855-896-2273) or write us at Program Headquarters, PO Box 516, Lisle IL 60532 as soon as possible, if you think an error has occurred in your Card account. We must hear from you no later than 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by contacting us at the number or address above. You will need to tell us the following: (1) your name, (2) your Card number, (3) why you believe there is an error, (4) the dollar amount involved, and (5) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. Funds will remain contingent on whether we determine if an error occurred. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If you have any further questions regarding our error resolution procedures, please contact us by calling 855-8YM-CARD (855-896-2273).
Personalized Card	
Minimum Load	\$25.00
Maximum Balance	\$10,000
USE OF CARD	Shop everywhere Discover cards are accepted. You may use your Card to: (1) withdraw cash from your Card account, (2) make deposits to your Card account, (3) transfer funds between your Card accounts whenever you request, (4) purchase or lease goods or services wherever your Card is honored as long as you do not exceed the value available in your Card account, and (5) pay bills directly from your Card account in the amounts and on the days you request. Some of these services may not be available at all terminals.
CARD RESTRICTIONS	You may make only 4 cash withdrawals from terminals each day. Limitations on dollar amounts of transfers: (1) You may withdraw up to \$500 from terminals each day you use the Card. (2) You may buy up to \$2,500 worth of goods or services each day you use the Card in our POS transfer service.
Reload Process	Direct Deposit, MoneyPak (available at nationwide stores including including major retailers such as Walmart, Walgreens, CVS/pharmacy, Rite Aid, Kmart, Kroger and Meijer), online reload from existing prepaid card or transfer funds, Tax refund. The amount of each value load must be at least \$25.00. There is no limit on the number of times you may value load your Card. However, the maximum value load you may place on your Card when aggregated with any other Cards you have authorized is restricted to a maximum load per day of \$2500.
Credit check required?	No
Bank account required?	No

Young Money Prepaid Discover Card

Requirements	When a consumer opens a Card Account, Young Money will ask for the consumer's name, address, date of birth and other information that will identify the consumer. The consumer will need to provide his/her Social Security number if a U.S. citizen or personal Tax ID or passport number if a non-U.S. citizen. WU may also ask to see your driver's license or other identifying documents. Must be 18 years or older.
Direct Deposit	Free
UPGRADES	
FEES:	
Initial Purchase/Activation	Card Purchase fee - \$6.95
Reload	\$0 reloads; Third party reload fees may apply (up to \$4.95)
withdrawal	Domestic ATM - \$2; International ATM - \$3
Lost, Stolen or Additional Card Replacement	Replacement - \$5.95
Direct Deposit	\$0.00
Monthly Maintenance Fee	\$3.95
Transaction	\$0
Customer Service	\$0
Balance Inquiry	\$0.00
Foreign Currency Conversion Fee	1% per transaction
Other	Paper Statement fee - \$2.50
MANAGING YOUR CARD ONLINE	Yes - online account management available 24/7
Text to check balance?	Yes
Low balance email/text alerts?	Yes
HOW TO AVOID FEES	Avoid ATM fees by getting cash back with PIN purchases; Avoid third party cash loading fees by signing up for direct deposit
CONFIDENTIALITY	We may disclose information to third parties about your Card account or the transactions you make: Where it is necessary for completing transactions; in order to verify the existence and condition of your Card account for a third party, such as merchant; in order to comply with government agency or court orders, or other legal reporting requirements; if you give us your written permission; or to our employees, auditors, affiliates, service providers, or attorneys as needed.
PRIVACY NOTICE	https://www.youngmoneycards.com/PrivacyPolicy.aspx