**Benefits of Card Accounts (Attachment B)**

**Tax Time Pilot**

Enables a person for free to low cost to get funds (including their tax return) into an account that provides a safe place to store their money safely, conduct basic financial transactions (pay bills, purchase, withdraw funds, etc.), and save.

* Funds are secure
* Zero Liability protects cardholder against any unauthorized transactions
* May be used anywhere Visa/MasterCard is accepted including over 200 countries world-wide
* Make purchases on any internet site that accepts Visa/MasterCard
* Make purchases over phone anywhere that accepts Visa/MasterCard
* Track card usage electronically
* Electronic bill pay capability
* Cash availability at ATMs across the country
* Cash back at many Point of Sale locations (ie grocery stores)
* Regulation E Payroll– Consumer Protections
* FDIC Insured
* No overdraft fees
* Link with a saving account
* Automated and phone customer service
* Mobile text alerts