

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