

**Table 1: National Overview of Fees on Unemployment Prepaid Cards**

<b>Payment Methods</b>	<ul style="list-style-type: none"> <li>• 41 states and Washington, DC use prepaid cards.</li> <li>• 6 states with prepaid cards (CA, IN, KS, MD, NV, WY) do not offer direct deposit, but Wyoming still pays by check.</li> </ul>
<b>Point-of-Sale Transactions</b>	<ul style="list-style-type: none"> <li>• 1 state (ME) charges \$0.25 for purchases using PIN entry, but is considering eliminating the fee.</li> </ul>
<b>Automated Teller Machine (ATM) Withdrawals</b>	<ul style="list-style-type: none"> <li>• 24 states offer unlimited free in-network ATM withdrawals.</li> <li>• 18 jurisdictions grant 2 to 5 free in-network withdrawals/month.</li> <li>• 18 states allow one or more out-of-network ATM withdrawals each month before fees apply.</li> <li>• In all states, out-of-network ATMs can always assess a surcharge.</li> </ul>
<b>Teller-Assisted Withdrawals</b>	<ul style="list-style-type: none"> <li>• 27 card programs offer unlimited free over-the-counter teller withdrawals.</li> <li>• 11 states grant one or more free withdrawals per deposit.</li> <li>• 2 states (IL, VA) provide some free withdrawals but not enough for one withdrawal per deposit.</li> <li>• 2 states (AK, \$5.00; MO, \$1.25) charge every time a cardholder uses a teller-assisted withdrawal.</li> </ul>
<b>Account Information</b>	<ul style="list-style-type: none"> <li>• At least 25 states will mail monthly statements for free or a small fee.</li> <li>• 22 states charge \$0.25 to \$1.50 for some ATM balance inquiries.</li> </ul>
<b>Customer Service</b>	<ul style="list-style-type: none"> <li>• 23 card programs offer free, unlimited customer service calls.</li> <li>• Others charge \$0.25 to \$3.00 per call with one or more free calls/month.</li> <li>• 16 states have IVR fees for calls to automated customer service (i.e., to check the card balance) after free calls are exhausted.</li> </ul>
<b>Denied Transaction Fees</b>	<ul style="list-style-type: none"> <li>• 21 states charge \$0.20 to \$1.00 if a transaction is denied due to insufficient funds, although 14 waive some fees.</li> </ul>
<b>Inactivity Charges</b>	<ul style="list-style-type: none"> <li>• At least 28 states charge \$1.25 to \$4.00 per month on accounts that have been inactive after a time period ranging from 6 to 14 months.</li> </ul>

*Source: NCLC 2012 Survey of State Unemployment Offices*

## Appendix A

### Payment Methods by State for Distributing Unemployment Benefits\*

Jurisdiction	Prepaid Card	Direct Deposit	Check
Alabama	38%	62%	0%
Alaska	44%	52%	4%
Arizona	81%	16%	3%
Arkansas	53%	47%	0%
California	90%	0%	10%
Colorado	57%	43%	0%
Connecticut	32%	68%	0%
Dist. Of Columbia	35%	63%	2%
Florida	29%	68%	3%
Georgia	29%	71%	0%
Idaho	39%	61%	0%
Illinois	40%	60%	0%
Indiana	100%	0%	0%
Iowa	24%	75%	1%
Kansas	100%	0%	0%
Louisiana	72%	26%	2%
Maine	40%	60%	0%
Maryland	100%	0%	0%
Michigan	39%	61%	0%
Minnesota	18%	82%	0%
Mississippi	79%	21%	0%
Missouri	52%	48%	0%
Nebraska	43%	57%	0%
Nevada	96%	0%	4%
New Jersey	35%	65%	0%
New Mexico	52%	46%	2%
New York	43%	57%	0%
North Carolina	46%	54%	0%
North Dakota	43%	57%	0%
Ohio	35%	65%	0%
Oklahoma	73%	27%	0%
Oregon	45%	55%	0%
Pennsylvania	42%	56%	2%
Rhode Island	35%	65%	0%

<b>South Carolina</b>	51%	47%	2%
<b>South Dakota</b>	67%	33%	0%
<b>Tennessee</b>	47%	53%	0%
<b>Texas</b>	55%	45%	0%
<b>Utah</b>	35%	65%	0%
<b>Virginia</b>	41%	59%	0%
<b>West Virginia</b>	64%	28%	8%
<b>Wyoming</b>	48%	0%	52%

\*States that do not offer prepaid cards are not included.

Source: NCLC 2012 Survey of State Unemployment Offices