

Prepaid Debit Cards and Payroll Cards

HOT TOPICS

- [Press Release: California Prohibits Overdraft Fees on Fake Bank Accounts Receiving Government Payments, Oct. 6, 2021](#)

Policy Analysis

Reports

- **Unemployment Compensation Prepaid Cards Reports** (2011, 2013, 2017)
- **Updated Survey:** Fees Dropping On State Prepaid Cards for Unemployed Workers, Aug. 15, 2017

Policy Briefs and Press Releases

- [Press Release: California Prohibits Overdraft Fees on Fake Bank Accounts Receiving Government Payments, Oct. 6, 2021](#)
- [Press Release: CFPB Quietly Launches Web Database of Prepaid and Payroll Card Fees and Disclosures but Some Cards with Overdraft Fees are Missing, Oct. 16, 2019](#)
- [Press Release: No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1, Mar. 28, 2019](#)
- [Issue Brief: New Protections for Prepaid Cards and Accounts, Mar. 28, 2019](#)
- [Issue Brief: New Protections for Payroll Cards, Mar. 28, 2019](#)
- [Issue Brief: New Protections for Government Benefit Prepaid Cards, Mar. 28, 2019](#)

[More Policy Briefs and Press Releases](#)

Testimony and Comments

- [Consumer comments in response to the CFPB's request for information regarding junk fees imposed by providers of consumer financial products or services, May 2, 2022](#)
- [Consumer comments to the Federal Reserve Board on amendments to the regulations under the Expedited Funds Availability Act regarding the timing of access to funds deposited into accounts, Feb. 8, 2019.](#)
- [Consumer comments on proposed amendments to prepaid account rules, Aug. 15, 2017](#)
- [Group comments on the fees charged on campus debit cards, June 8, 2017](#)
- [Consumer comments to CFPB on effective date and implementation of prepaid card rules, Apr. 5, 2017.](#)

[More Testimony and Comments](#)

Letters

- [Coalition letter to Congress supporting CFPB prepaid card letter, April 27, 2017](#)
- [Letters archive](#)

Webinars

- [Webinars archive](#)

Additional Resources

- NCLC attorney Lauren Saunders defends the CFPB's prepaid card rule as some in Congress try to kill it, Scripps TV (2:32 runtime), April 2017
- Consumers Union and NCLC Model State Payroll Card Law
- Consumer Facts: Your Right to Know - DIRECT EXPRESS® PREPAID DEBIT CARD FOR SOCIAL SECURITY, SSI AND OTHER FEDERAL PAYMENTS
- Additional resources archive

External Materials

- Center for Financial Services Innovation (CFSI) letter to Senate opposing Senate Joint Resolution 19 which would revoke the CFPB prepaid card rule under the Congressional Review Act, April 4, 2017
- CFPB's prepaid card resources and summary of new rule effective Oct. 1, 2017

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