

# Michigan Office of Child Support

111 S Capitol Avenue, 11th Floor P.O. Box 30478 Lansing, MI. 48933

<<FIRSTNAME>> <<MI>> <<LASTNAME>> <<ADDRESS\_01>> <<ADDRESS\_02>> <<CITY>>, <<STATE>> <<ZIP>>



## YOUR NEW MICHIGAN CHILD SUPPORT Way2Go Card® PREPAID DEBIT CARD IS COMING.

#### WHAT IS CHANGING?

The Michigan Office of Child Support is always looking for ways to improve services delivered to you. If you are currently enrolled and receiving your child support payments on a prepaid debit card, your child support payments are automatically deposited to your U.S. Bank ReliaCard.

Soon you will be issued a new chip enabled Way2Go Card Prepaid Mastercard branded card which will replace your U.S. Bank ReliaCard. With the new Way2Go Card, you will have access to a new web portal, www.GoProgram.com, a mobile app for downloading to your iOS or Android device, and a host of other new features.







Watch for your new Way2Go Card coming by mail in November. Please review the listing of fees associated with the Way2Go Card included with this mailing. If you do not wish to receive child support payments on a debit card, you may receive your payments through direct deposit into a personal checking or savings account. To do this, visit www.misdu.com, click "Receiving Payment" on the left, and complete a direct deposit form.

### **USING YOUR NEW Way2Go Card IS EASY!**

Just spend the funds on your current U.S. Bank ReliaCard until they are gone. Your child support payments will be deposited to your Way2Go Card starting 11/30/2020. Once you have activated your Way2Go Card, you can start using it immediately anywhere Mastercard is accepted - including everyday spending at your favorite retailers, grocery stores, pay-at-the-pump at the gas station, online shopping and many bill payments. Please note your U.S. Bank ReliaCard funds will not be transferred to your new Way2Go Card.

If you have questions about your new card, please call the customer service number on the back of the card. If you have questions about this letter, please visit www.misdu.com, or call 877-543-2660 and follow the instructions to speak to a Michigan State Disbursement Unit (MiSDU) customer service representative. You can also view your child support case information any time from your MiChildSupport account at the MiChildSupport Self-Service webpage (http://www.michigan.gov/michildsupport).

	•	our payments. You may paid card. You do not ha	•	
Monthly fee	Per purchase	ATM withdrawal	Cash reload	
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network	N/A	
		\$1.50*out-of-network	<b>«</b>	
ATM balance inquiry			\$0.00	
Customer service (automated or live agent)			\$0.00	
Inactivity (after 180 days of no transactions)			\$1.50	
We charge one o	ther type of fee. Here	it is:		
Card replacement fee (regular or expedited delivery)			\$0.00 or \$15.00	
	lower depending on ho our funds and balance	ow and where this card is used information for no fee	See separate disclosure for	
No overdraft/cre	dit feature.			
Your funds are eli	gible for FDIC insurance	ce.		
For general inforr	nation about prepaid a	ccounts, visit <i>cfpb.gov/prepaic</i>	<i>1</i> .	
Find details and conditions for all fees and services in the cardholder agreement.				

### List of all fees for MiSDU Way2Go Card Prepaid Mastercard

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	There is no fee to obtain a Card account.
Monthly Usage		
Monthly Usage Fee	\$0.00	There is no monthly fee associated with this card.
Spend money		
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or Personal Identification Number (PIN) number.
Online Bill Payment	\$0.00	There is no fee for paying bills online via GoProgram.com.
Get Cash		
ATM withdrawal (in-network)	\$0.00	There is no fee for ATM withdrawals conducted at in-network ATM locations. In-network refers to Comerica and AllPoint locations. Locations can be found at https://locations.comerica.com and https://allpointnetwork.com/locator.aspx. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
ATM withdrawal (out-of-network)	\$1.50	This is a Way2Go Card fee. You will be charged for each transaction conducted at out of network ATM locations. Out-of-network refers to any ATMs not in the Comerica and AllPoint ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.
Teller-assisted cash withdrawal (OTC)	\$0.00	There is no fee for teller-assisted cash withdrawals conducted at Mastercard Member Bank or Credit Union teller windows.
Information		
Instant mobile balance inquiry text	\$0.00	There is no fee to sign up for deposit notification, low balance alert and/or instant mobile alert via email, phone or text message. You may also sign up for Instant Mobile Text Alerts. You are responsible for all charges and fees associated with usage of email or text messages imposed by your mobile carrier or internet service provider.
ATM balance inquiry (in or out-of-network)	\$0.00	No fee for balance inquiries conducted at ATM locations.
Customer service (automated or live agent)	\$0.00	No fee for calls to customer service; live agent or Interactive Voice Response.
Using your card outside the U.S.		
International Transaction fee	\$0.00	There is no additional fee to use your Card outside the United States. ATM transactions conducted at out of network ATMs will be subject to the ATM out-of-network fee.
Other		
Card replacement	\$0.00	There is no fee to replace your card via standard delivery (7 to 10 calendar days).
Expedited card delivery	\$15.00	If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee, in addition to any applicable card replacement fee. Expedited card delivery can be expected within 3 to 5 calendar days.
Funds transfer via Interactive Voice Response (IVR-phone) or web portal	\$0.00	There is no fee for you to transfer funds from your card account to a U.S. bank account owned by you.
Inactivity Fee	\$1.50	This is a Way2Go Card fee. After 180 consecutive days of inactivity, following the activation of your Card, we will assess the fee in the day following the 180-day period of inactivity, and each consecutive month of inactivity, thereafter. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, ATM balance inquiries, or fund transfers for 12 consecutive months. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-844-649-9843, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.GoProgram.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.