

Michigan Child Support Way2Go Card[®] Pre-Acquisition Disclosure

Michigan Way2Go Card issued by Comerica

You have options to receive your payments. You may elect direct deposit to your bank account or this prepaid card. You do not have to accept this card.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$1.50 out-of-network	

ATM balance inquiry	\$0.00
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Customer service (automated or live agent)	\$0.00
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Inactivity (after 180 days of no transactions)	\$1.50
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We charge one other type of fee. Here it is:

Card replacement fee (regular or expedited delivery)	\$0.00 or \$15.00*
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* This fee can be lower depending on how and where this card is used. See separate disclosure for ways to access your funds and balance information for no fee

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

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

Find details and conditions for all fees and services in the cardholder agreement.

Michigan Child Support Way2Go Card®
Effective Date: November 2020

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 When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.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.