



List of all fees for Key2Benefits - New York State Office of Children and Family Services

All fees	Amount	Details
<b>Get started</b>		
Card Purchase	\$0.00	We do not charge a cardholder fee for initial card purchases on prepaid accounts.
<b>Monthly usage</b>		
Monthly fee	\$0.00	We do not charge a monthly fee on any prepaid accounts.
<b>Add money</b>		
Direct deposit	\$0.00	We do not charge a fee for direct deposits on prepaid accounts. These cards cannot be loaded by the cardholder or any entity besides the issuing entity.
Cash reload	\$0.00	We do not charge a fee for cash reload on prepaid accounts. These cards cannot be reloaded by the cardholder or any entity besides the issuing entity.
<b>Spend money</b>		
Bill payment (regular delivery)	\$0.00	If your program allows bill pay, regular bill pay transactions initiated through the cardholder website will be completed within 3 business days for electronic payments and within approximately 7 days if we have to mail a paper check to pay your bill. We do not charge a fee for regular delivery bill payment on prepaid accounts.
Bill payment (expedited delivery)	\$0.00	We do not offer expedited bill payment.
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the KeyBank ATM Network, surcharge-free Allpoint Network ATMs. Locations can be found at <a href="http://key.com/locator">key.com/locator</a> or <a href="http://Allpointnetwork.com">Allpointnetwork.com</a> . We do not charge a fee for in-network ATM withdrawals.
ATM withdrawal (out-of-network)	\$1.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Information</b>		
Customer service (automated)	\$0.00	We do not charge a fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0.00	We do not charge a fee for live agent customer service calls.
ATM balance inquiry (in-network)	\$0.00	"In-Network" refers to KeyBank ATM Network. Locations can be found at <a href="http://key.com/locator">key.com/locator</a> . We do not charge a fee for in-network balance inquiries.
ATM balance inquiry (out-of-network)	\$0.00	"Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International transaction	3%	You will be charged 3% of the U.S. dollar amount of each transaction. KeyBank charges a currency conversion fee on all international transactions.
International ATM withdrawal	\$3.00	This is our fee per transaction. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$0.00	You may also be charged a fee by the ATM operator.
<b>Other</b>		
Inactivity	\$0.00	You will not be charged an inactivity fee.
Replacement Card	\$5.00	This is our fee when you request a replacement card. You will receive 1 free replacement card per year.
2-day Expedited delivery of replacement card	\$15.00	This is our fee when you request 2-day expedited delivery of your replacement card.
Text Message Alerts	\$0.00	We do not charge for each text alert you receive.
Email Alerts	\$0.00	We do not charge for email alerts.
Over the counter withdrawals at participating Mastercard member bank branches	\$0.00	We do not charge for over-the-counter withdrawals at Mastercard member banks.

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

**No overdraft/credit feature.**

Contact KeyBank by calling 1-866-295-2955, by mail at KeyBankOH-01-27-0527, ECP Prepaid Cards, 127 Public Square Cleveland, Ohio 44114 or visit [www.Key2Benefits.com](http://www.Key2Benefits.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).