

You have options to receive your payments: direct deposit to your checking account, or this debit card. Go online at <https://ocfs.ny.gov/programs/adoption/electronic-payments/> for further details.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 <small>in-network</small>	N/A
		\$1.35 <small>out-of-network</small>	

ATM balance inquiry	\$0
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Customer service <small>(automated or live agent)</small>	\$0
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Inactivity	\$0
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We charge 2 types of fees. Here they are:

Card replacement <small>(regular or expedited delivery)</small>	\$0.00 or \$13.50
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International ATM transaction	\$1.35
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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.