RHODE ISLAND DEPARTMENT OF LABOR AND TRAINING
Temporary Disability Insurance (TDI) | Temporary Caregivers Insurance (TCI)
P.O. Box 20100, Cranston, RI 02920-0941
Telephone: (401) 462-8420

Electronic Payment Card Request and Direct Deposit Authorization/Cancellation

Mail this form to the address above together with your application.

For an Electronic Payment Card (EPC): Please read the back of this page, check the EPC box below, sign and date the form, and mail it to TDI using the address above.

For Direct Deposit: Please fill out all of **your personal and bank information** below.

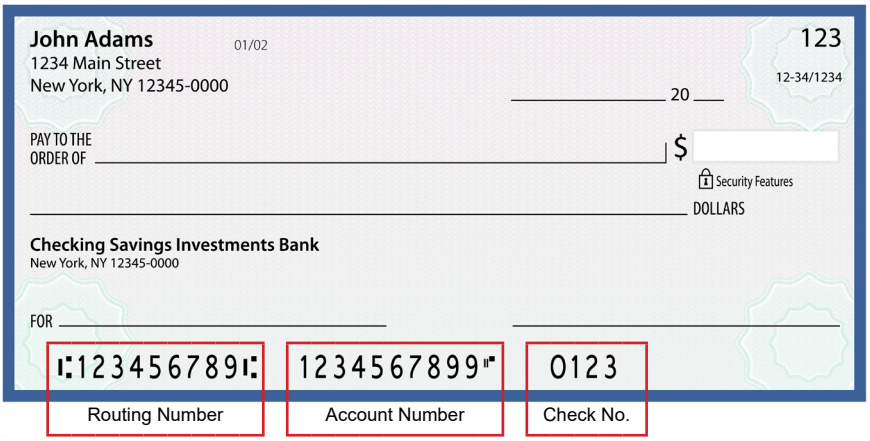
- If you're using a checking account, attach a check that says "VOID" across it or include a document from your bank that shows your routing and account numbers.
- If you're using a savings account, include a document from your bank that shows your routing and account numbers.

You may need to call your bank to get the correct routing number. Do not use a deposit slip—those aren't accepted.

To Cancel Direct Deposit: Fill out your personal information, but you don't need to fill in the bank details. Check the box to cancel, then sign and date the form and mail it to the address above.

PERSONAL AND BANK INFORMATION (*Please Print Clearly*)		
Your Name (First, Middle Initial, Last, Suffix)	Social Security Number	
Name of Your Bank	Account Type (Check one)	
	Checking ☐	Savings ☐
Bank's Routing Number (See sample check below)	Account Number (Attach voided check)	

Sample Check (Where to obtain routing and account numbers)



PLEASE CHECK ONE:

- ☐ I authorize my net benefits to be deposited onto an Electronic Payment Card.
- ☐ I authorize my net benefits to be direct deposited to the account indicated above.
- ☐ I request cancellation of direct deposit.

Your Signature: _____ Date: _____

If you have questions about this process, call TDI/TCI at (401) 462-8420 or visit www.dlt.ri.gov/tdi.

DLT is an equal opportunity employer/program - Auxiliary aids and services available upon request. TTY via RI Relay: 711.

List of all fees (Long Form) for the Money Network® State Government Disbursement Program		
All Fees	**Program Fees**	**Details**
Monthly Usage		
Account Opening and Card Receipt	**$0.00**	No fee for account opening and initial card.
Monthly Maintenance Fee	**$0.00**	We do not assess a monthly maintenance fee.
Add Money		
Payer Deposit	**$0.00**	Funds are loaded only by your payer.
Spend Money		
Signature Debit Transactions	**$0.00**	Select “Credit” or sign at point-of-sale (POS). International Service Assessment or Cross Border Assessment may also apply to international transactions.
PIN Debit Transactions	**$0.00**	Select “Debit” and enter PIN at POS; cash back option at participating merchants. International Service Assessment or Cross Border Assessment may also apply to International Transactions
Get Cash or Send Cash		
ATM Withdrawal Fee or ATM Decline Fee | In-Network	**$0.00**	Withdrawal or Decline from ATM that Is a part of our network. To find in-network ATMs, use the locator on our mobile app (data rates may apply) or on our website, or call Customer Service.
ATM Withdrawal Feel Out-of-Network	**$1.00**	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. “Out-of-Network” means ATMs that are not in-network ATMs. To find in-network ATMs, use the locator on our mobile app (data rates may apply) or on our website, or call Customer Service.
ATM Decline Fee | Out-of-Network	**$0.00**	We do not charge a fee for this service. You may be charged a fee by the ATM operator.
Bank Teller Over the Counter Cash Withdrawal	**$0.00**	At banks displaying the card association logo on your card’s front side. This is our fee. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	**$0.00**	Domestic ACH transactions are subject to additional terms that are disclosed when transaction is initiated.
International ACH Withdrawal Fee	**Not Available**	You can use this service to send money to an international bank account through ACH. We charge a fee of up to $7 plus up to 3.5% on the exchange rate. The fee might be lower depending on how much you send and current market conditions. Any required taxes will also be added. Before you finish the transaction, we’ll show you the exact fees and taxes we’re charging. The money you send will be converted using an exchange rate, and other banks or third parties may also charge their own fees or taxes. We don’t control those extra charges, and they may change. Additional rules may apply, which you’ll see when you start the transfer. For more info, visit our website or call Customer Service.
Information		
Monthly Paper Statement	**$0.00**	You may also obtain account activity without a fee via mobile app (data rates may apply), our website, or by contacting Customer Service.
Customer Service	**$0.00**	24/7 toll free account access, including account balance inquiries.
ATM Balance Inquiry Fee | In-Network	**$0.00**	To find in-network ATMs, use the locator on our mobile app (data rates may apply) or at our website, or call Customer Service.
ATM Balance Inquiry Fee | Out-of-Network	**$0.00**	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Using Your Card Outside the U.S. (International Transactions)		
ATM Withdrawal INT Fee (Non-U.S.)	**$1.00**	This is our fee. The ATM owner might also charge you a fee, even if you don’t finish your transaction. Extra fees—like currency conversion or international service fees—may also apply when using an ATM outside the U.S.
ATM Decline INT Fee (Non-U.S.)	**$0.00**	
ATM Balance Inquiry INT Fee (Non-U.S.)	**$0.00**	
Visa International Service Assessment	**2.0%**	This fee applies if you make a purchase in a foreign currency and it needs to be converted to U.S. dollars. It’s charged as a percentage of the U.S. dollar amount of the transaction. You can find more details in the “International Transactions” section of your Cardholder Agreement. If this fee is charged, it will be included in the total shown on your statement.
Visa Cross Border Assessment	**0.8%**	This fee applies if you make a purchase in U.S. dollars from a merchant located outside the U.S. It’s charged as a percentage of the transaction amount. For more details, check the “International Transactions” section in your Cardholder Agreement. If this fee is charged, it will be included in the total shown on your statement.
Other		
Reissuance of Lost/Stolen Card	**$2.00**	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	**$8.00**	Additional fee to ship replacement card 4-7 business days after order placed. Reissuance of Lost/ Stolen Card Fee also applies.

Additional Disclosures

Your money is protected by the FDIC (Federal Deposit Insurance Corporation) up to $250,000, as long as certain requirements are met and your card is registered. The money is held at My Banking Direct, part of New York Community Bank, which is FDIC-insured. If the bank fails, your money is still protected. Visit fdic.gov/deposit/deposits/prepaid.html for more details.

This card does not allow overdrafts or work like a credit card.

Need help? Call Customer Service at **1-888-292-0059.** Mail: 2900 Westside Parkway, Alpharetta, GA 30004. Visit: mbd.everywherepaycard.com.

For more about prepaid cards, visit cfpb.gov/prepaid. If you have a complaint, call 1-855-411-2372 or go to cfpb.gov/complaint.

Cards issued by My Banking Direct, a service of New York Community Bank, Member FDIC.
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