



## Key2Benefits - Rhode Island Department of Labor and Training

ATM

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
\$0	\$0	\$0 in-network	\$0
		\$.1.95* out-of-network	

balance inquiry (in-network or out-of-network) \$0 or \$0\*  
 Customer Service (Automated or live agent) \$0 per call  
 Inactivity (per month after 365 days of inactivity) \$1.50

### We charge 3 other types of fees.

2-day expedited delivery of replacement card \$15.00

\*This fee can be lower depending on how and where this card is used.

### No overdraft/credit feature.

All fees	Amount	Details
Get started		
Card Purchase	\$0.00	We do not charge a cardholder fee for initial card purchases on prepaid accounts.
Monthly usage		
Monthly fee	\$0.00	We do not charge a monthly fee on any prepaid accounts.
Add money		
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.
Spend money		
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.
Get cash		
ATM withdrawal (in-network)	\$0.00	"In-network" refers to the KeyBank ATM Network, <i>surcharge-free Allpoint Network ATMs and BankRI partner banks</i> . 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)	\$1.95	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.
Information		
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.
Using your card outside the U.S.		
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	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
Other		
Inactivity	\$1.50	You will be charged \$1.50 each month after you have not completed a transaction using your card for 12 months. This is a charge, per month, after 365 days of inactivity.
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 our fee when you request 2-day expedited delivery of your replacement card.
Text Message Alerts	\$0.00	We do not charge for text message alerts.
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 KeyBank OH-01-27-0527, ECP Prepaid Cards, 127 Public Square Cleveland, Ohio 44114 or visit <https://www.key.com/businesses-institutions/solutions/payments/card-services.jsp>

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).

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



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**

**To Elect Electronic Payment Card (EPC):** Please read the information on the reverse side of this page, check the EPC option below, sign/date the form and mail back to TDI via the above address.

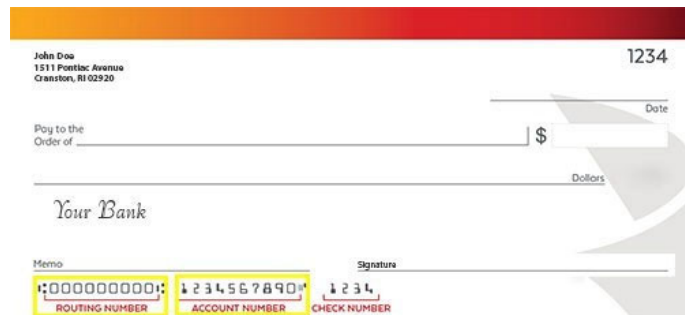
**Elect Direct Deposit:** complete all the **personal and bank information** requested below. If you are applying for direct deposit into a checking account, attach a CHECK MARKED "VOID" to the application. A sample check with routing and account numbers is illustrated below. If you are depositing to a savings account, include any bank documentation as proof of routing and account numbers. You may have to contact your bank to obtain the bank's Routing Number. Deposit slips are not accepted.

**To Cancel Direct Deposit:** complete all the **personal information**, you do not need to complete the bank information. Check the cancellation option, sign and date the form and mail it to the address above.

**Personal Information (Please Print Clearly)**

Your Name:		Social Security No:			
Name of Your Bank:					
Bank Account Type (check one): <input type="checkbox"/> Checking OR <input type="checkbox"/> Savings					
Bank Account Number: (Attach check marked "void")					
Your Bank's Routing Number: (see example check below)					

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 any questions concerning this process, please contact TDI/TCI at (401) 462-8420 or visit the website at [www.dlt.ri.gov/tdi](http://www.dlt.ri.gov/tdi).