

The Illinois Way2Go Card® Prepaid Mastercard® Card is issued by Comerica Bank, pursuant to a license by Mastercard International Incorporated.

Illinois

Way2Go Card® Prepaid
Debit Mastercard®

Enroll Today!





The Illinois State Disbursement Unit (SDU) is pleased to offer the Illinois Way2Go Card® Prepaid Debit Mastercard® For Your Child Support Payments.



Shopping Flexibility and Power:

Your Card is welcomed everywhere Mastercard is accepted, including your favorite retailers, grocery stores, pharmacies, restaurants, online/internet retailers, automotive services, and millions of other locations worldwide.



Pay Your Bills Online:

Visit your biller's website to pay your bill with your Card.



Get Cash Back with Purchases:

Ask for cash back at your favorite U.S. locations.



Gas Stations:

It's easy to buy fuel. Simply pay at the pump, or prepay with your Card inside the store.



Dining:

Use your Card at your favorite restaurants and cafes.



Deposit Notification by Phone or Email:

Register your mobile phone to receive notifications and alerts at www.GoProgram.com or 1-877-567-1769.



Frequently Asked Questions?

What is the Illinois Way2Go Card® Prepaid Debit Mastercard®?

The Illinois Way2Go Card® Prepaid Debit Mastercard® is not a credit Card. It is an FDIC-Insured Bank Debit Card issued by Comerica Bank, designed specifically for people who receive child support payments from the Illinois SDU. No credit check or bank account is required to enroll. Your Card is welcomed everywhere Mastercard is accepted.

Instead of mailing you a check or receiving direct deposit to your bank account, your child support payments will be automatically credited to your Card account. You can make purchases only up to the available balance on your Card.

How to get my personalized Illinois Way2Go Card® Prepaid Debit Mastercard®?

Simply complete the enrollment authorization form by filling out all necessary fields located on the last page of this document. PLEASE NOTE THAT ALL OF THE REQUESTED INFORMATION MUST BE PROVIDED, INCLUDING YOUR SIGNATURE, FOR YOUR ENROLLMENT TO BE PROCESSED.

- Your support payments will be automatically added to your Illinois Way2Go Card® Prepaid Debit Mastercard® for your immediate use.
- When your Card arrives, follow the easy instructions to activate your Card, select your PIN, and get your available balance.
- When your Card is issued, you will no longer receive checks or direct deposit.
- If you have questions regarding your enrollment or payments please call the SDU at 1-877-225-7077.

Do I have a choice on how I receive my support payments?

Yes, you can choose to receive your funds to your Illinois Way2Go Card® Prepaid Debit Mastercard®. Or, return the direct deposit enrollment form that is attached to your current support payment checks to receive your funds to your bank account through direct deposit.

While either electronic method is preferred, you will continue to receive payments in check form if you choose not to enroll in the Illinois Way2Go Card® Prepaid Debit Mastercard® or direct deposit.

How is the Illinois Way2Go Card® Prepaid Debit Mastercard® different than direct deposit?

You access your money by using the Illinois Way2Go Card® Prepaid Debit Mastercard® when making purchases or getting cash at ATMs and teller windows. With direct deposit, your support payments are deposited into your bank account. If you already receive direct deposit, your support payments will continue to be deposited in your account, unless you make a switch.

Why Switch from Checks?

When support payments are sent electronically, they get to you more quickly and safely. It protects you from lost or stolen checks and the time it takes to replace them.

Are there any fees for using the Card?

There is no monthly fee, no enrollment fee, and no set up fee. Some fees may apply when using the Card.

- There is no fee for ATM cash withdrawals conducted in the State of Illinois.
- \$3.00 fee for ATM Withdrawals conducted Out of State.
- \$0.50 ATM Balance Inquiry conducted Out of State.
- There may be a separate surcharge fee for using an ATM outside the State of Illinois.

How Can I Save Time and Money with the Card?

- · Avoid waiting for your check to arrive in the mail, waiting in line to deposit or to cash the check, or dealing with lost or stolen checks.
- Save money by avoiding check cashing fees.
- A personal bank account or credit check is not required.
- Funds are available for use on your Card generally within a day after a payment is received at the SDU.

How can I Get Cash with the Card?

- Ask for cash back with your purchase at your favorite merchant location.
- · Make cash withdrawals at a Mastercard Member Bank or Credit Union teller windows or ATMs.
- There is no fee for ATM cash withdrawals conducted in the State of Illinois.
- \$3.00 fee for ATM Withdrawals conducted outside the State of Illinois.
- \$0.50 ATM Balance Inquiry conducted outside the State of Illinois.

How do I Avoid ATM Surcharges?

- Under new Illinois law, no Child Support recipient can be charged for the use of ATMs to access their funds.
- However, out of the state of Illinois ATM owners may charge an additional fee called a "surcharge" or a "convenience fee". Read the screen
 message carefully for information related to surcharges before you press "Enter". You will have the option to cancel the transaction and go to
 another ATM.

What if I have questions about my enrollment?

If you have questions about enrollment for your Illinois Way2Go Card® Prepaid Debit Mastercard®, please call 1-877-225-7077.

List of all fees for Illinois Way2Go Card Prepaid Card

| All Fees | Amount | Details | | |
|---|---------|--|--|--|
| Get Started | | | | |
| Card purchase | \$0.00 | There is no fee to obtain a Card account. | | |
| Get Cash | | | | |
| ATM withdrawal (in State of Illinois) | \$0.00 | There is no fee for ATM withdrawals conducted at all ATM locations located in the State of Illinois. 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-state) | \$3.00 | This is our fee. "Out-of-state" refers to all ATMs outside of the State of Illinois. You will be assessed a fee for each ATM withdrawal conducted at an out-of-state ATM. 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 pecalendar day is \$500.00. | | |
| Teller-assisted cash withdrawal | \$2.25 | This is our fee. A fee will be assessed for each teller-assisted cash withdrawal conducted at Mastercard® Member Bank or Credit Union teller windows. | | |
| Information | | | | |
| ATM balance inquiry (in State of Illinois) | \$0.00 | You are allowed unlimited ATM balance inquiries at in State ATMs. | | |
| ATM balance inquiries (out-of-state) | \$0.50 | This is our fee. You will be assessed a fee for each ATM balance inquiry conducted at out-of-state ATMs. | | |
| POS denial | \$0.75 | This is our fee. You will be assessed a fee for each Point-of-Sale denial. A denial occurs when there are not sufficient funds available to cover your cash withdrawal request or purchase. | | |
| Customer service (automated)* | \$0.50 | This is our fee. You are allowed to make six (6) calls for no fee each month to the Interactive Voice Response (IVR). A fee is charged for each additional call. | | |
| Customer service (live agent) | \$0.00 | You may make unlimited calls for no fee to a live customer service agent each month to check your balance or hear your transaction history. | | |
| Using your card outside the U.S. | | | | |
| International ATM withdrawal | \$3.00 | This is our fee. You will be assessed a fee for each ATM withdrawal conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. International transaction fee also applies. | | |
| International transaction fee | 3% | Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S. | | |
| Other | | | | |
| Bill pay | \$1.00 | This is our fee. You may use the Bill Pay Service at our website, www.GoProgram.com. You will be assessed a fee for each bill pay transaction. | | |
| Card replacement | \$5.00 | This is our fee. You will be assessed a \$5.00 fee for each card replacement. Standard delivery is 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 | \$1.50 | This is our fee. You may transfer funds from your Card account to a U.S. bank account owned by you. A fee will be assessed for each funds transfer request. | | |
| Inactivity fee | \$1.50 | This is our fee. After 12 consecutive months of inactivity, following the activation of your Card, we will assess the fee in the month following the 12th month 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. | | |
| Instant mobile balance inquiry text alerts "No Fee" transactions expire at the end of ea | \$0.10 | This is our fee. There is no fee to sign up for low balance alerts, high dollar transaction alerts, and deposit notifications via email, phone, or text message. You may also sign up for Instant Mobile Text Alerts. You are allowed one (1) text for no fee per deposit, and your Card account will be charged \$0.10 for each additional text. 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. | | |

^{* &}quot;No Fee" transactions expire at the end of each calendar month if not used.

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 1-877-567-1769, 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.

Illinois Way2Go Card Prepaid Card issued by Comerica

You have several options to receive your payments: direct deposit to your bank account; direct deposit to your own prepaid account; or this prepaid card.

You do not have to accept this prepaid card.

Ask about other ways to receive your funds.

| N/A t-of-state IL |
|-------------------------|
| |
| t-of-state IL |
| \$0 or \$0.50* |
| \$0 or \$0.50* per call |
| \$1.50 per month |
| |
| \$0.75 |
| \$5.00* or \$20.00* |
| |

^{*} 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.

Illinois Way2Go Card® Prepaid Debit Mastercard® Authorization Form

| NAME (First and Last) | | | |
|---|---|---|-------------------------------|
| DATE OF BIRTH (Month/Day/Year) | | | |
| ADDRESS 1 - Street Address | | | |
| ADDRESS 2 - Apartment/Suite Number, P.O. | Box, etc. | | |
| CITY | STATE | ZIP | |
| SOCIAL SECURITY NUMBER | | | |
| TELEPHONE NUMBER (Please include area | code) | | |
| DOCKET/FIPS | | | |
| I understand by signing this authorization form a that I am authorizing the SDU to disburse all my Prepaid Debit Mastercard®. This authorization w from me of termination at such time and in such | vchild support payn vill remain in force u | nents onto the Illinois Way2Go (until the SDU receives written no | Card [®] otification |
| I certify that I am at least 18 years of age. I als above and that I authorize my payments to be child support will be held until I use the funds. | • | | |
| I have fully read and understand the Authoriza | tion Statement. | | |
| SIGNATURE | | DATE | |

You can mail the completed and signed form to:

ILSDU P.O. Box 5921 Carol Stream, IL 60197-5921

Or you can FAX the form to: (630) 221-2316

NOTICE

If you believe disbursed funds to your Illinois Way2Go Card® Prepaid Debit Mastercard® were sent to you in error, contact the SDU. Please be aware, that if you use those funds and it is an incorrect payment or overpayment, you will be required to repay those funds.