

South Dakota Way2Go Prepaid Debit Card issued by Comerica

You do not have to accept this prepaid card. Your State Agency also offers direct deposit to your bank account. Choose the option that is best for you.

Monthly fee \$0	Per purchase \$0	ATM withdrawal \$0 in-network \$1.25* out-of-network	Cash reload N/A
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ATM balance inquiry	\$0
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Customer service (automated or live agent)	\$0
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Inactivity (after 12 months with no transactions)	\$2.00 per month
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The Way2Go Card charges 3 other types of fees. They are:

Card replacement (regular or expedited delivery)	\$0 or \$10.00*
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Int'l transaction (excl. ATM withdrawal and balance inquiry fee)	3% of the transaction amount
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Int'l ATM withdrawal	\$1.25 per withdrawal
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*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.

List all fees for South Dakota Way2Go Card Prepaid Debit Card

All Fees	Amount	Details
Get Started		
Card Purchase	\$0.00	There is no fee to obtain a Card account.
Spend money		
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or PIN number.
Get Cash		
ATM withdrawal (in-network)	\$0.00	There is no fee for ATM withdrawals conducted at Comerica, MoneyPass, or Transfund ATM locations. In-network locations can be found at moneypass.com/atm-locator.html , locations.comerica.com/location/atm-s0680432 , and transfund.com/atm_locator/ . When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00.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-network)	\$1.25	This is our fee. "Out-of-network" refers to all ATMs outside of the MoneyPass, Comerica and Transfund Bank ATM Networks. You will be assessed a fee for each ATM withdrawal conducted at an out-of-network 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 per calendar day is \$500.00.
Teller-assisted cash withdrawal (OTC)	\$0.00	There is no fee for teller-assisted cash withdrawals conducted at Mastercard Member Bank or Credit Union teller windows.
Information		
ATM balance inquiry	\$0.00	There is no fee for ATM balance inquiries. You may be assessed a fee by the ATM operator for out-of-network balance inquiries.
Customer service (automated or live agent)	\$0.00	You are allowed unlimited calls to the Customer Service Interactive Voice Response (IVR) for no fee each month to check your balance or hear your transaction history.
Using your card outside the U.S.		
International ATM withdrawal	\$1.25	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	\$0.00	Bill payment services are available via the GoProgram.com website.
Card replacement	\$0.00	There is no fee to replace your Card sent by regular mail. Standard delivery (7 to 10 calendar days).
Expedited card delivery	\$10.00	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	\$0.00	There is no fee for you to transfer funds from your card account to a U.S. bank account owned by you.
Inactivity Fee	\$2.00	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 12 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.

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 even Comerica Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/prepaid.html for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-844-893-3123, 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.

**South Dakota Department of Social Services, Division of Child Support
Child Support Payment Authorization Form**

PERSONAL INFORMATION (Please Print)			
Name (First, Middle, Last):			
Mailing Address:		Apartment Number:	
City:	State:	Zip Code:	
Country:			
Daytime Telephone:		Social Security Number:	

Disclosure of the Social Security number is requested for purposes of ensuring correct identification of individuals in the state case registry. Social Security numbers are required to be included in the state case registry pursuant to 42 USC 654a(3) and (e)(4)(D). Failure to disclose this information will affect enrollment in the direct deposit option.

Please select from the available options:

OPTION #1: DIRECT DEPOSIT (effective as soon as form is processed by DCS office)

Financial Institution Name:

Financial Institution Routing Number:

Financial Institution Account Number:

Type of Account: Checking Savings

By selecting Direct Deposit, I authorize the Division of Child Support (DCS) to credit my child support payments to the above account and, if necessary, reverse any incorrect payments made in error. I acknowledge a new enrollment form must be completed if I choose to change financial institutions or account numbers. I further acknowledge that I must notify the DCS immediately, in writing, if my account is closed.

Your name must appear on the account. Child support payments will be received by your bank within two to three business days after the DCS applies the payment.

*****Remember to attach a voided check/copy of check to this form or a letter from your financial institution including your routing number and account number. Do not attach a deposit slip; the routing number is not always correct.*****

OPTION #2: Conduent Way2Go Mastercard (effective as soon as enrolled by DCS office)

By enrolling in the Way2Go card, I confirm receipt of the disclosure of information (SE-431B & SE-431C) provided by DCS, explaining the fees associated with the card.

As soon as we receive your form, we will process your enrollment. Your card will arrive through the mail within 5-7 business days of your enrollment. For security reasons, your card will arrive in a non-forwarding envelope with return to Conduent Card Services Center. You must activate your card to receive your payments.

If you opt for the Way2Go Card, you may experience a delay in receiving your initial child support payment to Way2Go Card if the card has not yet arrived to your address. Child support payments will be deposited to your Way2Go Card within two to three business days after DCS applies the payment.

Note: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, Conduent will ask for your name, address, date of birth and other information that will assist them to identify you. Conduent may also ask to see your driver license or other identifying documents.

OPTION #3: Exemption Request

I am requesting an exemption from electronic payment of my child support because:

There is no ATM or financial institution that allows MasterCard cash advances within 50 miles of my home or employer location, and I am unable to establish a checking or savings account at a financial institution.

(You must include documentation that a financial institution denied an application to establish an account or that a financial institution has involuntarily closed your account within the past 12 months.)

I am currently involved in legal proceedings, such as bankruptcy, which requires payments to be sent to a trustee or other representative payee. (Please attach documentation.)

I have a court-appointed guardian or conservator. (Please attach documentation.)

Your Signature: _____ **Date:** _____

Mail this completed form to:
Division of Child Support
Direct Deposit Coordinator
700 Governors Drive
Pierre, SD 57501