



List of all fees for New York State Unclaimed Funds

All fees	Amount	Details
Get started		
Card Purchase	\$0	We do not charge a cardholder fee for initial card purchases on prepaid accounts.
Monthly usage		
Monthly fee	\$0	We do not charge a monthly fee on any prepaid accounts.
Add money		
Direct deposit	\$0	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	N/A	These cards are not reloadable.
Spend money		
Bill payment (regular delivery)	\$0	We do not charge a fee for bill pay on prepaid accounts. 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.
Bill payment (expedited delivery)	\$0	We do not offer expedited bill payment.
Get cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the KeyBank ATM Network and <i>surcharge-free Allpoint Network ATMs</i> . Locations can be found at key.com/locator or Allpointnetwork.com . We do not charge a fee for in-network ATM withdrawals.
ATM withdrawal (out-of-network)	\$2.00	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	We do not charge a fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0	We do not charge a fee for live agent customer service calls.
ATM balance inquiry (in-network)	\$0	"In-Network" refers to KeyBank ATM Network and <i>surcharge-free Allpoint Network ATMs</i> . Locations can be found at key.com/locator and allpointnetwork.com . We do not charge a fee for in-network balance inquiries.
ATM balance inquiry (out-of-network)	\$0.75	This is our fee. "Out-of-network" refers to all the ATMs outside of the KeyBank and Allpoint ATM Networks. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	0%	You will not be charged. KeyBank charges a currency conversion fee on all international transactions.
International ATM withdrawal	\$2.00	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	\$0.75	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
International ATM decline	\$0	This is our fee for declined international ATM withdrawal transactions due to insufficient funds
Other		
Inactivity	\$3.00	You will be charged \$3.00 each month after you have not completed a transaction using your card for 6 months. This is a charge, per month, after ~180 days of inactivity.
Replacement Card	\$4.95	This is our fee when you request a replacement card.
2-day Expedited delivery of replacement card	\$25.00	This is our fee when you request 2-day expedited delivery of your replacement card.
Text Message Alerts	\$0	This is our fee for each text alert you receive.
Email Alerts	\$0	We do not charge for email alerts.
Over the counter withdrawals at participating Mastercard member bank branches	\$0	We do not charge for over-the-counter withdrawals at Mastercard member banks.
Monthly Account Statements	\$0	This is our fee for mailing a monthly paper statement

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 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. 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.