



Key2Prepaid – New York State Unclaimed Funds

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$2.00* out-of-network	\$0

ATM balance inquiry (in-network or out-of-network)	\$0 or \$0.75*
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Customer Service (Automated or live agent)	\$0 per call
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Inactivity (per month after 180 days of inactivity)	\$3.00
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We charge 4 other types of fees.

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

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.

The New York State Unclaimed Funds Prepaid card is issued by KeyBank, N.A. There is no purchase price charged to enroll in the program nor is there any fee to activate the card.



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	\$0	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	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 \$2.95 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.