

Now receiving your unemployment insurance benefit payments will be faster, easier, and more secure.



The State of New Mexico Prepaid Debit Card is a smart way to receive your unemployment insurance benefits. This is a prepaid debit card, with funds limited to the amount of your benefit payments. The payments go directly to your card account and the card can be used like cash.

- No more waiting for checks in the mail. Your benefit payments will be directly deposited to your card account.
- Avoid the hassle of trying to get a check cashed. No more standing in long lines to cash your check.
- More secure than carrying cash. You won't need to carry around large amounts of cash, which could get lost or stolen.
- Zero liability. If your card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in the Prepaid Debit Card Agreement.



Introducing the State of New Mexico Prepaid Debit Card

The New Mexico Department of Workforce Solutions, with Bank of America, will provide you with a State of New Mexico Prepaid Debit Card.

- Unemployment insurance benefit payments will only be deposited in your card account if you are cleared for benefits.
- You also have the option to directly deposit your unemployment insurance benefit payments to a traditional bank account.
- To file a new unemployment insurance claim, please contact us at 505.841.4000 or visit www.uiclaims.state.nm.us.
- Please continue to certify your weekly certification for benefits. If you are an existing claimant, for weekly certifications, or for customer service inquiries, please contact us at 505.841.2000 or visit www.uiclaims.state.nm.us.

Purchase convenience

The State of New Mexico Prepaid Debit Card can be used anywhere Visa debit cards are accepted—in stores, online, and for mail and phone purchases. It is valid for two years from the date of issue.

There are no fees when you use your card for a purchase from a merchant. Many grocery and convenience stores also offer cash back, without a fee, when you make a purchase. This one-stop convenience will allow you to avoid fees for accessing cash.

Cash withdrawals from an ATM or at banks that accept Visa cards

In addition to getting cash back with a purchase, you can get cash from ATMs and from tellers at banks that accept Visa cards. **Fees may apply for these types of withdrawals; however, fees can be avoided with careful use of your card.**

- Bank of America ATMs in the U.S. — No fee for one withdrawal per week; \$1.50 for each additional withdrawal.
- Bank teller cash withdrawals at banks that accept Visa cards – No fee for one withdrawal per week; \$10 for each additional withdrawal.
- Non - Bank of America ATMs — \$1.50 fee for all withdrawals, plus any convenience or surcharge fees that the ATM owners may charge.

The complete Schedule of Bank Fees appears below.

Remember, funds are limited to the amount of your unemployment insurance benefit payments and are deducted for every purchase or withdrawal, so keep track of your balance. A week is defined as Monday through Sunday. Check your balance at www.bankofamerica.com/cashpay, by calling 1.866.213.4074, or at any Bank of America ATM. Transaction and service fees may apply, please see Schedule of Bank Fees below.

Everyday Purchasing Power

Use your card anywhere Visa® debit cards are accepted:

- Grocery stores
- Gas stations
- Medical offices
- Retail stores
- Restaurants

Pay bills with your card:

- Utilities
- Phone
- Internet

These cards are issued by Bank of America, N.A., pursuant to a license from Visa Inc. Bank of America, N.A. Member FDIC
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Schedule of Bank Fees

Bank fees for State of New Mexico Prepaid Debit Card transactions will be charged to your account on the day they are incurred.

PURCHASE TRANSACTIONS

Purchase at Visa merchants (signed or using PIN)	No fee
Online, phone, mail purchases	No fee

ATM TRANSACTIONS*

Bank of America ATM Withdrawal Domestic	1 waived per week, \$1.50 thereafter
Non-Bank of America Withdrawal Domestic	\$1.50
ATM Withdrawal International (all ATMs)	\$3.50
ATM Balance Inquiries (all ATMs)	No fee
ATM Transaction Decline (all ATMs)	1 waived per week, \$0.50 thereafter

OTHER SERVICE FEES

Automated Customer Service Inquiry	1 waived per week, \$0.50 thereafter
Live Customer Service Inquiry	2 waived each month, \$2.00 for each additional call
International Customer Service Inquiry**	1 waived each month, \$5.00 for each additional call

Online Account Information	No fee
PIN Changes	No fee
Emergency Cash Transfer Domestic***	\$15.00
Emergency Cash Transfer International***	\$30.00
Teller Cash Access (available at banks that accept Visa cards) (limited to available balance only)	1 waived per week, \$10.00 thereafter
Card Replacement Domestic	1 waived per year, \$10.00 thereafter
Card Replacement—Express Delivery (additional charge)	\$15.00
Card Replacement International	Quote provided at time of request, as price varies by country
International Transaction Fee	2% of U.S. dollar amount of transaction
Negative Balance Fee	\$15.00

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM.
An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.
A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.
Balance inquiries may not be available at all ATMs outside the U.S.

**For collect calls made to customer service from outside the U.S.
***All emergency cash transfers must be initiated through the State of New Mexico Prepaid Debit Card Customer Service Center.
Note: For any questions related to the above fee schedule, please call the State of New Mexico Prepaid Debit Card Customer Service at 1.866.213.4074, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). For any questions regarding your unemployment insurance payment amounts and scheduled dates of additions to your Account, please contact the State of New Mexico, Department of Workforce Solutions.