



Rhode Island Department of Labor and Training
Temporary Disability Insurance (TDI) | Temporary Caregivers Insurance (TCI)
 P.O. Box 20100, Cranston, RI 02920-0941
 Telephone: (401) 462-8420

Electronic Payment Card Request and Direct Deposit Authorization/Cancellation
mail this form to the address above together with your application

To Elect Electronic Payment Card (EPC): Please read the information on the reverse side of this page, check the EPC option below, sign/date the form and mail back to TDI via the above address.

Elect Direct Deposit: complete all the **personal and bank information** requested below. If you are applying for direct deposit into a checking account, attach a CHECK MARKED "VOID" to the application. A sample check with routing and account numbers is illustrated below. If you are depositing to a savings account, include any bank documentation as proof of routing and account numbers. You may have to contact your bank to obtain the bank's Routing Number. Deposit slips are not accepted.

To Cancel Direct Deposit: complete all the **personal information**, you do not need to complete the bank information. Check the cancellation option, sign and date the form and mail it to the address above.

Personal Information (Please Print Clearly)

Your Name:		Social Security No:			
Name of Your Bank:					
Bank Account Type (check one): <input type="checkbox"/> Checking OR <input type="checkbox"/> Savings					
Bank Account Number: (Attach check marked "void")					
Your Bank's Routing Number: (see example check below)					

Sample Check (where to obtain routing and account numbers)



PLEASE CHECK ONE:

- I authorize my net benefits to be deposited onto an Electronic Payment Card.
- I authorize my net benefits to be direct deposited to the account indicated above.
- I request cancellation of direct deposit.

Your Signature: _____ Date: _____

If you have any questions concerning this process, please contact TDI/TCI at (401) 462-8420 or visit the website at www.dlt.ri.gov/tdi.

List of all fees (Long Form) for the Money Network® State Government Disbursement Program

All Fees	Program Fees	Details
Monthly Usage		
Account Opening and Card Receipt	\$0.00	No fee for Account Opening and initial Card.
Monthly Maintenance Fee	\$0.00	We do not assess a monthly maintenance fee.
Add Money		
Payer Deposit	\$0.00	Funds are loaded only by your Payer.
Spend Money		
Signature Debit Transactions	\$0.00	Select "Credit" or sign at point-of-sale (POS). International Service Assessment or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Get Cash or Send Cash		
ATM Withdrawal Fee or ATM Decline Fee In-Network	\$0.00	Withdrawal or Decline from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or on our Website, or call Customer Service.
ATM Withdrawal Fee Out-of-Network	\$1.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. "Out-of-Network" means ATMs that are not in-network ATMs. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or on our Website, or call Customer Service.
ATM Decline Fee Out-of-Network	\$0.00	We do not charge a fee for this service. You may be charged a fee by the ATM operator.
Bank Teller Over the Counter Cash Withdrawal	\$0.00	At banks displaying the card association logo on your Card's front side. This is our fee. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$0.00	Domestic ACH transactions are subject to additional terms that are disclosed when transaction is initiated.
International ACH Withdrawal Fee	Not Available	This transaction allows you to transfer funds via ACH to an international bank account. We charge transfer fees consisting of a flat fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees may be less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and transfer taxes charged by us will be disclosed to you before you complete the transaction. Your transaction is subject to an exchange rate conversion, and may be subject to additional fees and taxes from 3rd parties. Recipient's financial institution may also charge fees and taxes. We do not monitor exchange rates or fees established by 3rd parties, and these amounts are subject to change. These transactions are subject to additional terms that are disclosed when a transaction is initiated. See Website for more information. You may call Customer Service for assistance.
Information		
Monthly Paper Statement	\$0.00	You may also obtain Account activity without a fee via Mobile App (data rates may apply), our Website, or by contacting Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee In-Network	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at our Website, or call Customer Service.
ATM Balance Inquiry Fee Out-of-Network	\$0.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Using Your Card Outside the U.S. (International Transactions)		
ATM Withdrawal INT Fee (Non-U.S.)	\$1.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)	\$0.00	
ATM Balance Inquiry INT Fee (Non-U.S.)	\$0.00	

Visa International Service Assessment	2.0%	This fee applies if a transaction is initiated in a currency other than U.S. dollars and a currency conversion rate applies. Fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with your Card. See the section labeled "International Transactions" in your Cardholder Agreement for additional information. If this fee applies to your transaction, it will be included in the transaction amount on your statement.
Visa Cross Border Assessment	0.8%	This fee applies if a transaction is initiated in U.S. dollars by a merchant with a non-U.S. country code. Fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with your Card. See the section labeled "International Transactions" in your Cardholder Agreement for additional information. If this fee applies to your transaction, it will be included in the transaction amount on your statement.
Other		
Reissuance of Lost/Stolen Card	\$2.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$8.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Lost/Stolen Card Fee also applies.
Additional Disclosures		
<p>Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation ("FDIC"). Your funds will be held at My Banking Direct, a service of New York Community Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event New York Community Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.</p> <p>No overdraft/credit feature.</p> <p>Contact Customer Service by calling 1-888-292-0059, by mail at 2900 Westside Parkway, Alpharetta, GA 30004, or visit our Website at mbd.everywherepaycard.com.</p> <p>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.</p>		
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