



AMALGAMATED BANK PAYMENT CARD

YOU DO NOT HAVE TO ACCEPT THIS PAYROLL CARD.
ASK YOUR EMPLOYER ABOUT OTHER WAYS TO RECEIVE YOUR WAGES.

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
\$0	\$0	\$0* in-network (Amalgamated Bank or domestic Allpoint® ATM location) ¹ \$3.00** out-of-network (non-Amalgamated Bank/non-Allpoint® domestic ATM locations) ¹	N/A
ATM balance inquiry in network* (Amalgamated Bank or domestic Allpoint® ATM location) or out of network** (non-Amalgamated Bank/non-Allpoint® domestic ATM locations)			\$0 or \$3.00*
Customer service (automated or live agent)			\$0
Inactivity			\$0

We charge one other type of fee. See below:

ATM withdrawal (non-domestic/international)	Not available
ATM balance inquiry (non-domestic/international)	Not available

Visit amalgamatedbank.com/paymentcard or call 1 (866) 601-8090 for free ways to access your funds and balance information.

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 accompanying this package, on the cardholder agreement, by calling 1 (866) 601-8090, or by visiting www.amalgamatedbank.com/paymentcard.

1 Fees may apply for non-Amalgamated, non-Allpoint® and domestic ATMs.
* There is no fee when you withdraw cash at an Amalgamated Bank ATM location, or at one of the more than 40,000 domestic ATM's in the Allpoint® network.
** This is our fee. It will apply if you withdraw cash at a domestic ATM location that is outside of the Amalgamated Bank branch or Allpoint® ATM networks.
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LIST OF ALL FEES FOR THE AMALGAMATED BANK PAYMENT CARD

ALL FEES	AMOUNT	DETAILS
GET STARTED		
Card purchase	\$0	There is no card purchase fee.
MONTHLY USAGE		
Monthly fee	\$0	There is no monthly fee.
ADD MONEY		
Direct deposit	\$0	There is no fee for direct deposit.
Cash reload	N/A	Cash reload is not available.
SPEND MONEY		
Bill payment (regular delivery)	\$0	There is no fee for Bill Pay. Bill Pay is available when you log in to your account at amalgamatedbank.com/paymentcard . Regular bill pay transactions will be completed within two (2) business days for electronic payments and within approximately five (5) business days if we have to mail a paper check to pay your bill. Refer to the Payment Card Bill Payment Service Terms and Conditions once enrolled in Bill Pay. Bill Payments are not available to payees outside of the United States and its territories
Bill payment (expedited delivery)	N/A	
GET CASH		
ATM withdrawal (in network*)	\$0	There is no fee when you withdraw cash at an Amalgamated Bank ATM location or at one of the more than 40,000 domestic ATM's in the Allpoint® network. Locations can be found at https://www.amalgamatedbank.com/find-branchatm
ATM withdrawal (out of network**)	\$3.00	This is our fee. It will apply if you withdraw cash at an ATM location that is outside of the Amalgamated Bank branch or Allpoint® ATM domestic networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
INFORMATION		
Customer service (automated)	\$0	No fee for calling the Amalgamated Bank automated customer service line or speaking to a live agent, including for balance inquiries.
Customer service (live agent)	\$0	
ATM balance inquiry (in network*)	\$0	There is no fee when you withdraw cash at an Amalgamated Bank ATM location or at one of the more than 40,000 domestic ATM's in the Allpoint® network. Locations can be found at https://www.amalgamatedbank.com/find-branchatm
ATM balance inquiry (out of network**)	\$3.00	This is our fee. It will apply if you perform a balance inquiry at an ATM location that is outside of the Amalgamated Bank branch or Allpoint® ATM domestic networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.

ALL FEES	AMOUNT	DETAILS
USING YOUR CARD OUTSIDE U.S.		Transactions not available outside of the United States and its territories
International transaction	N/A	
ATM withdrawal (non-domestic/international)	N/A	
ATM balance inquiry (non-domestic/ international)	N/A	
OTHER		
Inactivity	\$0	There is no inactivity fee.

* In network refers to Amalgamated Bank or domestic Allpoint® ATM locations.
** Out of network refers to (non-Amalgamated Bank/non-Allpoint® domestic ATM locations).

Register your card for FDIC eligibility and other protections. Your funds will be held at or transferred to Amalgamated Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Amalgamated Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html/](https://www.fdic.gov/deposit/deposits/prepaid.html/) for details.

No overdraft feature.

Contact Amalgamated Bank by calling 1 (866) 601-8090, by mail at Bankcard Services, P.O. Box 7237, Sioux Falls, SD 57117-7237, or visit www.amalgamatedbank.com/paymentcard.

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.

IMPORTANT INFORMATION ABOUT YOUR PREPAID CARD AND YOUR RIGHTS:

1. Obtaining Account Information for Your Prepaid Card

You may obtain information about the amount of money you have remaining in your prepaid card account by calling 1 (866) 601-8090. This information, along with a 24-month history of account transactions, is also available online at www.amalgamtedbank.com/paymentcard.

You also have the right to obtain a 24-month written history of account transactions by calling 1 (866) 601-8090, or by writing us at Bankcard Services, P.O. Box 7237, Sioux Falls, SD 57117-7237.

2. Information About Your Right to Dispute Errors (Electronic Funds Transfer under Regulation E)

In case of errors or questions about your prepaid card account telephone us at 1 (866) 601-8090 or write us at Bankcard Services, P.O. Box 7237, Sioux Falls, SD 57117-7237 as soon as you can, if you think an error has occurred in your payroll card account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1 (866) 601-8090 or writing us at Bankcard Services, P.O. Box 7237, Sioux Falls, SD 57117-7237. You will need to tell us:

- Your name and prepaid card account number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at the telephone number shown above or visit www.amalgamtedbank.com/paymentcard.