The AL Vantage Prepaid Benefits Card

Frequently Asked Questions (FAQ)

What is an AL Vantage Prepaid Benefits Card?

The AL Vantage Debit Card is a prepaid MasterCard to which your eligible benefits may be loaded. When you file your claim, you will have the option to choose either the AL Vantage Debit Card or direct deposit as the method for receiving eligible benefit payments.

If I choose the AL Vantage Card, when can I expect to receive it?

It normally takes 2-3 weeks to process your unemployment claim. If your claim is approved, you can expect to receive the card within 5-7 business days from the date your first payment is issued. For example, if your first payment is issued on April 8, 2019, you should receive the card in the mail no later than April 17, 2019.

How will I know I have received my new card in the mail?

Cards are produced and mailed from an out-of-state service provider location. Your new card packet will arrive via U.S. Postal Mail in a standard white envelope reflecting the following return address:
PLEASE NOTICE THIS OUT OF STATE ADDRESS AND DO NOT DISCARD

ALABAMA DEPARTMENT OF LABOR
PO BOX 806514
CHICAGO, IL. 60680-4126

What is the name of the service provider of the AL Vantage Card?

The AL Vantage Prepaid Benefits Card is serviced by Comerica Bank. Comerica Bank is a segment of Comerica Incorporated, a financial services company headquartered in Dallas, Texas with roots dating back to 1849.

How does the AL Vantage Card work?

The AL Vantage Card works like any other MasterCard. You can withdraw cash, make purchases, and pay bills direct or online with convenience.

What fees are associated with my AL Vantage Card?

Please see the below schedules of fees from Comerica Bank:

You have several options to receive your payments: direct deposit to your bank account; direct deposit to your own prepaid account; or this prepaid card. You do not have to accept this prepaid card. Ask the state agency about other options.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
$0.00	**$0.00**	**$0.00** (in-network) **$1.50** (out-of-network)	**N/A**

ATM balance inquiry (in-network or out-of-network)	$0.00
Customer service (automated or live agent)	$0.00 or $0.50*
Inactivity (after 12 months of inactivity)	$1.00 per month
We charge 2 other types of fees. Here they are.	
Card replacement fee (regular or expedited delivery)	$4.00* or $15.00
Int'l transaction (excl. ATM withdrawal & balance inquiry fees)	2% of the transaction amount

* This fee can be lower depending on how and where this card is used. See separate disclosure for ways to access your funds and balance information for no fee.

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.

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List of all fees for Alabama Vantage Way2Go Card® Prepaid Mastercard

All Fees	Amount	Details
Get Started		
Card purchase	$0.00	There is no fee to obtain a Card account.
Monthly Usage		
Monthly Usage Fee	$0.00	There is no monthly fee associated with this card.
Spend Money		
Point-of-sale (POS)	$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or Personal Identification Number (PIN) number.
Online Bill Pay	$0.00	There is no fee for paying bills online via GoProgram.com.
Get Cash		
ATM withdrawal (in-network)	$0.00	There is no fee for ATM withdrawals conducted at MoneyPass ATM locations. In-network refers to MoneyPass ATM locations. Locations can be found at moneypass.com/atm-locator.html When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is $500.00.
ATM withdrawals (out-of-network)	$1.50	This is our fee. "Out-of-network" refers to all ATMs outside of the MoneyPass ATM Network. You will be assessed a fee for each ATM withdrawal conducted at an out-of-network ATM. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is $500.00.
Teller-assisted cash withdrawals	$0.00	You are allowed unlimited teller-assisted cash withdrawals for no fee at Mastercard Member Bank or Credit Union teller windows.
Information		
ATM balance inquiry (in or out-of-network)	$0.00	There is no fee to sign up for deposit notification, low balance alert and/or instant mobile alert via email, phone or text message. You may also sign up for Instant Mobile Text Alerts. You are responsible for all charges and fees associated with usage of email or text messages imposed by your mobile carrier or internet service provider.
ATM denial (in or out-of-network)	$0.00	There is no fee for declined transactions at ATM. You may be assessed a fee by ATM operator for out-of-network declined transactions.
Customer service (automated or live agent)	$0.50	This is our fee. You are allowed to make eight (8) calls for no fee each month to Interactive Voice Response. A fee is charged for each additional call. There is never a fee to transfer to a live agent.
Using your card outside the U.S.		
International transaction fee	2%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
Other		
Card replacement	$4.00	This is our fee. After receipt of your initial Card, you may receive one (1) Card replacement for no fee each 12-month period. A fee will be assessed for each additional Card replacement request. Standard delivery (7 to 10 business days). Expedited delivery fee would also apply.
Expedited card delivery	$15.00	This is our fee. You will be assessed a fee if you request that the Card replacement be sent expedited delivery rather than by regular mail. Expedited card delivery (3 to 5 business days).
Inactivity fee	$1.00	This is our fee. After 12 consecutive months of inactivity, following the activation of your Card, we will assess the fee in the month following the 12 month period of inactivity, and each consecutive month of inactivity, thereafter. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, ATM balance inquiries, or fund transfers for 12 consecutive months. The inactivity fee will not be charged after the Card account balance reaches zero ($0.00) or after the Card account begins to have activity.

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to $250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met.

See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-833-888-2779, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.GoProgram.com.

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*.

What ATM's can I use at no charge?

You may use your new card at any MoneyPass ATM Network location. Please visit the MoneyPass ATM Network website at https://www.moneypass.com/atm-locator.html to find an ATM location near you where you can access your funds at no charge. You may also download the MoneyPass ATM Locator mobile app to search for in-network ATMs on the go.

How do I contact the card service provider?

Once eligible payments have been issued to your AL Vantage card, you will be able to contact Comerica Bank toll-free at 1-833-888-2779. You may also visit www.GoProgram.com to establish a user ID and login credentials and take advantage of any free online services that may be available.