National Community Tax Coalition						
Prepaid Debit Card Comparison Tool						
Frepaid Debit Card Companson Tool	(Date updated: 8/31/2010		(Date updated:			
Card User Details	for tax season 2011)	(Date updated: 9/18/2012)	11/19/2009)	(Date updated: 9/14/10)	(Date updated: 9/14/2012)	(Date updated: 9/19/2012)
	(Course Advent Financial		Working Families Philly			
COALTIO	(Source: Advent Financial Services)	(Source: CFR/US Bank)	and Community	(Source: Chase Bank)	(Source: PNC Bank)	(Source: Advent)
Ecotorint	National	National	National	New York, Califormia, Texas. Illinois, Ohio	Florida, Missouri, Illinois, Indiana, Ohio, Kentucky, West Virginia, Pennsylvania, Washington DC., Virginia, Maryland, Delaware, New Jersey, Michigan, Wisconsin, North Carolina, South Carolina, Georgia, Alabama	National
Footprint	National	National	National	Texas, Illinois, Onio	Georgia, Alabama	National
	Advent Financial		Community Financial			
Fees	Services	CFR-US Bank	Resources	JP Morgan Chase	PNC	Get It Card (Advent)
Activation	Free	Free	Free	Free	Free	Free
Application Fee	Free	Free	Free	Free	Free	Free
Inactivity	\$5.00 for a month without any activity	\$2.00 for 90 consecutive days without any activity	Free	\$1.50 per month (starts 6 months after non-activity)	Free	\$5.00 Monthly Fee (Waived when you load at least \$500 per month)
		, , , , , , , , , , , , , , , , , , , ,		,,		,
ATM Usage						\$1.00 at the ATM, Free Online,
						Free IVR, Free Text and Email
Balance Check	\$1.00	Free	\$1.50	\$0.50	Free	Alerts
Cash Withdrawal	\$2.50 No additional surcharge if the card holder uses an AllPoint ATM	Free at over 20,000 US Bank and MoneyPass ATM's. Out-of-network ATM's \$1.50 plus surcharge.	\$1.50	Free at Chase ATMs. Other ATMs \$1.50 plus surcharge. International ATMs \$3.00	Free at all PNC Bank ATMs; other ATMs \$2.00 each plus possible surcharge by ATM owner (No surcharge at Allpoint ATMs)	\$2.50 plus possible surcharge by ATM owner (No surcharge at MoneyPass Network ATMs)
Denial	\$0.50	Free	\$1.50	\$0.75	Free	\$1.00
In-network Transaction	Free	Free	\$1.50	Free	Free	Free
				3.5% of the transaction	\$2.00 each plus 1% of transaction	
International Transaction	\$2.50	3% currency conversion from Visa	\$2.00	value	amount	Free
Out-of-network Transaction		\$1.50 plus ATM surcharge fees	\$1.50 plus ATM fees	\$1.50 plus ATM surcharge fees	\$2.00 each plus possible surcharge by ATM owner (No surcharge at Allpoint ATMs)	See above
Bill Payment	\$0.50, Can also be done for free anywhere MasterCard is accepted in person, by phone or online; or through the MasterCard online bill service	Free. Available through Visa Bill Pay (Billeo).	Free	\$0.75	N/A	\$0.50
Check/Money Order	\$0.50	N/A	Free	N/A	N/A	\$0.50
	Free if no balance on the card. Client can draw down card to \$0 with no dormant fees. \$15.00 if client wants entire remaining closed account balance in the					\$15.00 if client requessts remaining
Close the Card	form of a check.	Free	Free	Free with zero balance.	via check	card balance distributed by check
Additional ATM Card	\$5.00	1 free, then \$5.00 (3-5 business days) \$25.00 (2 business days)	No	Free	N/A	\$5.00, limit 2 supplemental cards per account
, denien at ATM Outo	φυ.υυ	days, yev.ov (2 Dusiliess udys)	140	1166	IVA	poi account
VRU/IVRU Access	Free	Free	Free	Free	Free	Free

	Free \$0.50 Free \$5.00 Free Advent Financial Services	Free Free Free Free 1 free, then \$5.00 (3-5 business days) \$25.00 (2 business days) 2 free calls/month then \$3.00/call. Waived if reporting fradulent activity,lost stolen card, or closing the account	Free Free \$10.00 for lost card (expedited shipping additional \$13) Instant Issue STAR Card automatically converts to reloadable prepaid debit card for free. Interactive Voice Response transactions free. \$2.00 for live customer assistance— waived if reporting error,	Free \$0.75 Free 1 free per year, \$7.50 thereafter N/A	Free Free \$10.00 per card (3-5 business days) \$25.00 for rush card (2 business days)	Free Free Free \$5.00, free if direct deposit. Multiple transaction types are free by IVR. Two free live agent calls per month, subsequent calls are \$3.00. Not all calls have a charge no charge for disputes, lost cards, additional cards, direct deposit, or reload questions. Get It Card (Advent)
	Free \$0.50 Free	Free Free Free 1 free, then \$5.00 (3-5 business days) \$25.00 (2 business days) 2 free calls/month then \$3.00/call. Waived if reporting fradulent activity,lost stolen card, or closing	Free Free \$10.00 for lost card (expedited shipping additional \$13) Instant Issue STAR Card automatically converts to reloadable prepaid debit card for free. Interactive Voice Response transactions free. \$2.00 for live customer assistance- waived if reporting error, merchant dispute, or lost or	Free \$0.75 Free 1 free per year, \$7.50 thereafter	Free Free \$10.00 per card (3-5 business days) \$25.00 for rush card (2 business days)	Free Free Free \$5.00, free if direct deposit. Multiple transaction types are free by IVR. Two free live agent calls per month, subsequent calls are \$3.00. Not all calls have a charge -no charge for disputes, lost cards, additional cards, direct deposit, or
	Free \$0.50 Free	Free Free Free 1 free, then \$5.00 (3-5 business	Free Free \$10.00 for lost card (expedited shipping additional \$13) Instant Issue STAR Card automatically converts to reloadable prepaid debit	Free \$0.75 Free 1 free per year, \$7.50	Free Free \$10.00 per card (3-5 business days) \$25.00 for rush card	Free Free Free
	Free \$0.50	Free Free	Free Free	Free \$0.75	Free Free	Free Free
	deposit Free	Free	Free	Free	Free	Free
	deposit					
	0 0	personalization	riee	1100	dordant	ψ5.00. Lacif cardifolder carr
	Free with Ongoing direct	Free-card is issued with	Free	Free	All cards are personalized by default	Free with direct deposit, otherwise \$5.00. Each cardholder can
	\$2.50	(statements available online for free)	\$1.50	\$1.00	(statements available online for free)	\$2.50
al (OTC)	\$15.00	\$5.00	\$5.00	\$10.00	\$5.00 for teller cash advance	\$15.00, no limit on amount
	N/A	N/A	N/A	N/A	N/A	N/A
	Free	Free	\$1.00 (ongoing direct deposit not required to maintain this pricing)	N/A	N/A	Free
	Free	Free	Free	N/A	N/A	Free
	3% Currency Conversion Fee from Mastercard	N/A	1% Currency Conversion. Free card-to-card transfers. Secondary card available (\$2.50/mo.) \$8.95 for any amount via Orlandi Valuta	N/A	N/A	Free
	Free	N/A	Free	N/A	N/A	Free
	Free	account is zero balance	None	months after non-activity)	No charge	you load at least \$500 per month)
SIL	Free	\$2.00, following 90 days of	Free		PING branch	Free \$5.00 Monthly Fee (Waived when
.i.					NA, need to apply separately for general purpose reloadable card at	,
	\$2.95-4.95 via GreenDot or MoneyGram	Third party loading fee varies by vendortypically \$2.50 to \$4.95	Third party loading fee varies by vendortypically \$2.50 to \$4.95	N/A	N/A, need to apply separately for general purpose reloadable card at PNC branch	at Green Dot, Western Union, MoneyGram, and RePower locations - third party loading fee varies by partner (\$2.50-\$4.95 per load)
е	\$3.50 for live agent. Waived if reporting fradulent activity,lost stolen card, or closing the account	2 free calls/month then \$3.00/call. Waived if reporting fradulent activity,lost stolen card, or closing the account	\$2.00 for live agent. Waived if reporting error, merchant dispute, or lost or stolen card	Free	Free	Two free live agent calls per month, subsequent calls are \$3.00. Not all calls have a charge - no charge for disputes, lost cards, additional cards, direct deposit, or reload questions.
	it	Waived if reporting fradulent activity, lost stolen card, or closing the account \$2.95-4.95 via GreenDot or MoneyGram it Free Free Free Green Free Free	Waived if reporting fradulent activity, lost stolen card, or closing the account \$2.95-4.95 via GreenDot or MoneyGram \$2.90 days of consecutive inactivity. N/A if account is zero balance Free Free N/A 3% Currency Conversion Fee from Mastercard N/A	Waived if reporting fradulent activity, lost stolen card, or closing the account \$2.95-4.95 via GreenDot or MoneyGram Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fe	Waived if reporting fradulent activity,lost stolen card, or closing the account Waived if reporting fradulent activity,lost stolen card, or closing the account Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 There Free \$2.00, following 90 days of consecutive inactivity, N/A if account is zero balance Free N/A Free N/A	Waived if reporting fradulent activity, lost stolen card, or closing the account \$2.95-4.95 via GreenDot or MoneyGram Third party loading fee varies by vendortypically \$2.50 to \$4.95 Third party loading fee varies by vendortypically \$2.50 to \$4.95 There Free Free Third party loading fee varies by vendortypically \$2.50 to \$4.95 There account is zero balance Free Free N/A Free N/A N/A, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA, need to apply separately for general purpose reloadable card at PNC branch NA need to apply separately for general purpose reloadable card

Minimum Account Balance None None None None None None None Non							
Description of the property of	Close with Inactivity		When card expires, 3 years				
Sight or ITN AND One form from Group A. Either & Milliang JD. Droves or 1LS. Passport of Rive form from Group A. Either & Milliang JD. Croves or 1LS. Passport of Rive form from Group A. Either & Milliang JD. Croves or 1LS. Passport of Rive form from Group A. Either & Milliang JD. Croves or near content or private part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file) and part of adjusted case (or file). The part of adjusted case (or file) and part of adjusted case (or file)	Citizenship Restrictions	None	requires SSN	None	None	None	None
Some from Group A. Either a Millery ID. Diverse License Medical Control Contro	Credit Requirements	None	None	None	None	None	None
Second Maximum Account Balance Second Balance None		form from Group A: Either a Military ID; Drivers License; Resident Alien ID; or U.S. Passport OR Two forms of Group B: (one must contain a photo): copy of prior year return; proof of prior year receipt of advent card (on file); check-cashing ID; current pay stub; department store or gas company credit card; motor vehicle registration; social secuirty card; union membership ID; voter registration card; IRS ITIN or ATIN letter; Employee ID; Food Stamp	SSN, DOB, address, US issued ID	(one must have picture) including US Gov't or State issued ID, matricula consular, tribal ID, Green card, work visa, School ID, voter registration card, car	address and unexpired		DOB
None None None None None None None None		,					over this amount with no
Minimum Account Balance None None None None None None None Non	Maximum Account Balance	to be higher)	None	\$9,999.99	None	None	restrictions.
Network Brand (Visa, Mastercard, Discover, etc) Advent Financial Services CFR-US Bank Free Checks and Visa Bill payment Yes for a fee Pyes for etc. Bilingual website, PKI/ multi-lingual customer service Conline Management Tool Online Management Tool Free Free Free Free Free Free Free Fr	unions, etc)	None	None	None	None	None	None
Advent Financial Services CFR-US Bank CFR-US Bank Resources Distance Support Bill Payment Yes. \$.50 Free Free Free Free Free Free Free Fre	Minimum Account Balance	None	None	None	None	None	None
Services Services CFR-US Bank Resources JP Morgan Chase PNC Get It Card (Advent)	Network Brand (Visa, Mastercard, Discover, etc)	Mastercard	VISA	VISA	VISA	VISA	MasterCard
Bill Payment Yes \$.50 Free Pree Free Free Free Free Free Free	Features		CFR-US Bank	-	JP Morgan Chase	PNC	Get It Card (Advent)
Bill Payment Yes \$.50 Free Pree Free Free Free Free Free Free	Customer Support						
Per for a fee. Bilingual Customer Support Per for a fee. Per for a fee. Bilingual website, VRLV multi-lingual customer service customer service of the proper free in the proper statement of the proper statement in the				Free checks and Visa Bill			
Bilingual Customer Support Yes for a fee Yes oustomer service Online Management Tool Free Free Free Free Free Free Free Fre	Bill Payment	Yes- \$.50	Free		\$0.75	online billpay not available	\$0.50
Online Management Tool Free Free Free Free Free Free Free Fre	Billion at O. storage O. sound	Ver to a fee	V	website, VRU/ multi-lingual	V	Ver for VDH and Oall Orator	
Online Statement Free Free Free Free Free Free Free Fre							, ,
Paper Statement Yes for a fee Yes for a \$2 fee Yes for a \$1.00 fee Yes for a \$1.00 fee Yes for a \$1.00 fee Yes, Free (std text messaging rates apply from cardholder's wireless provider) Free Asset Building Affordable Small Dollar Loans Affordable Small Dollar Loans Ano, but planned NA NA NA NA Yes, free Yes, free Yes from cardholder's wireless provider) Free Asset Building Affordable Small Dollar Loans No, but planned NA No, but planned Yes, free Yes, free Yes, free Yes, free NA NA NA NA NA NA NA NA NA N	•						
Paper Statement Yes for a fee Yes for a \$2 fee Yes for a \$1.00 fee Yes free (std text messaging rates apply from cardholder's wireless provider) Free Asset Building Affordable Small Dollar Loans Affordable Small Dollar Loans N/A N/A N/A N/A N/A N/A N/A N/	Online Statement	Free	9917	P100	rree	riee -	9911
Text Alert Yes Free Yes, Free Yes from cardholder's wireless provider) Asset Building Affordable Small Dollar Loans Alfordable Small Dollar Loans Alfor	Paper Statement	Yes for a fee	Yes for a \$2 fee	Yes for a fee	Yes for a \$1.00 fee	(paper copy must be requested by	Available upon request, \$2.50
Affordable Small Dollar Loans N/A N/A N/A N/A N/A N/A N/A N/	Text Alert	Yes	Free	Yes, Free	Yes	(std text messaging rates apply	Free
Affordable Small Dollar Loans N/A N/A N/A N/A N/A N/A N/A N/	Asset Building						
Credit Building No, but planned Yes, free Yes, free Yes, free Yes, free N/A N/A N/A N/A N/A N/A N/A N		N/A	N/A	N/A	N/A	N/A	N/A
Direct Deposit Yes, free Yes, free Yes, free N/A N/A N/A Yes, Free Can be linked to FI of choice N/A N/A N/A N/A N/A Yes, Free Can be linked to FI of choice N/A No, but planned. Free ACH to any savings account Savings Bucket ACH to any savings accounts of cardholder's choice ACH to any savings account N/A N/A N/A N/A N/A Available Q2 2013							
Relationship Building with Financial Institution (FI) Available No, but planned. Free ACH transfers to savings account accounts of cardholder's choice Through CFR Choice N/A N/A N/A N/A N/A N/A Available Through CFR Free ACH transfers to savings account N/A N/A Available Q2 2013				Yes, free			
ACH to any savings Savings Bucket ACH to any savings account accounts of cardholder's choice account ACH to any savings account ACH to any savings account Available Q2 2013	Relationship Building with Financial Institution (FI)		Through CFR		N/A	N/A	N/A
unctionality	Savings Bucket	ACH to any savings			N/A	N/A	Available Q2 2013
	Functionality						

Domestic Money Transfer	Card to Card Transfers Up to \$500/Day and \$2k/Month; Card to Account Transfers of \$300/Day and \$1,200/Month.	Card to Bank Account or Card-to- Card	Free ACH transfer and card to card	None	No	Card to Bank Account or Card-to- Card
International Money Transfer	Card to Card Transfers Up to \$500/Day and \$2k/Month; Card to Account Transfers of \$300/Day and \$1,200/Month.	Card to Card	Free card to card or \$8.95 via Orlandi Valuta	None	No	Card to Card
Guaranteed Checks	Yes for a fee	Yes, Free	Free, unlimited	None	No	N/A
Maximum Load Amount	\$999.00/day cash or \$6000 via payroll direct deposit	\$10,000 per day	Per 24 hour period \$400 cash or 4000 direct deposit		None	None by ACH; reload limits are \$950 per day by cash.
Multiple Issue Cards Availability	Available for a fee	Yes	Yes, secondary cards available	Yes, secondary card available	No	Yes
Reloadable	Yes	Yes	Yes	No	Yes, card can be retained for future year tax refunds	Yes
Reward Component (store discount, etc)	N/A	N/A	N/A	N/A	No No	N/A
Reward Component (store discount, etc)	IN/A	IN/A	IN/A	IN/A	INO	IV/A
Synchronization with Other Accounts	Yes, Online	Free ACH transfers	Free ACH transfer	N/A	No	Free ACH transfers
	Advent Financial		Community Financial			
Protections	Services	CFR-US Bank	Resources	JP Morgan Chase	PNC	Get It Card (Advent)
Credit/Loan Availability	N/A	N/A	N/A	N/A	N/A	N/A
FDIC Insured	Up to \$250,000	Up to \$250,000	Up to \$250,000	Up to \$250,000	Up to \$250,000	Yes, up to \$250,000
Limited Liability for Unauthorized Use (Reg. E)	Full coverage	Full coverage	Full coverage	Full coverage	Full coverage	Full coverage
Privacy	Protected by Federal Privacy Policy Regulations	Protected by Federal Privacy Policy Regulations		Protected by Federal Privacy Policy Regulations	Protected by Federal Privacty Policy Regulations	Protected by Federal Privacty Policy Regulations
Data Security	Client information is not shared with third parties. The Advent System also complies with strict federal security standards set for financial transaction processors and meets the highest levels of Payment Card Industry (PCI) compliance.	High regulatory standards	PCI compliant	JPMorgan complies with all regulatory standards and does not share client information with third parties	Complies with all US banking regulatory standards and is PCI compliant	Complies with all US banking regulatory standards and is PCI compliant
Current Terms and Conditions Disclosure	Yes	Yes	Yes	Yes	Yes	Yes
Contact Information	Advent Financial Services	CFR-US Bank	Community Financial Resources	JP Morgan Chase	PNC	Get It Card (Advent)
Customer Service Center Phone Number	877-833-4818	866-363-4134	866-387-5146	866-845-9478	866-453-5071	877.833.4818
Casalia Come Collo Filolo Hambol		300 000 1101	www.communityfinancialre	www.myaccount.chase.co		0/1800/4010
Website	www.thebluehand.com	www.accelapay.com	sources.net	<u>m</u>	www.pncpaycard.com	www.mygetitcard.com
		www.communityfinancialresources.n et				www.adventtax.com