

## Direct Deposit or Utah Debit MasterCard® Card

Utah Code 26B-9-113 requires that Office of Recovery Services (ORS)  
To send child support payments through electronic funds transfer.  
THIS MEANS THAT ORS WILL NO LONGER SEND PAPER CHECKS.

Enclosed is the Electronic Payment Enrollment Form.

If you have not already selected a method for receiving future support payments automatically, please take the following steps **within thirty (30) days** of receiving this form:

- Review the information about Direct Deposit and Utah Debit MasterCard® Card.
- Choose which way you wish to receive payments in the future.
- Complete the Electronic Payment Enrollment Form.
- Return the **completed** form.
- **If you are requesting Direct Deposit, you must include a voided check or copy of your bank statement preprinted with the bank's name, your name, address and full account number.**

**IF YOU DO NOT SELECT A METHOD FOR RECEIVING FUTURE CHILD SUPPORT PAYMENTS,  
IF YOU FAIL TO COMPLETE THE ENROLLMENT FORM, AND/OR  
IF YOU FAIL TO PROVIDE ALL OF THE REQUIRED INFORMATION FOR DIRECT DEPOSIT,  
ORS WILL ENROLL YOU IN THE UTAH DEBIT MASTERCARD® CARD PROGRAM.**

### How is Direct Deposit different than the Utah MasterCard® Card?

| Direct Deposit  | Utah Debit MasterCard® Card   |
|---|---|
| Payments are deposited in your bank account.                              | Payments are deposited into a separate account used for your support payments.  |
| Access these funds the same ways you use any other money in your account. | Access these funds by using your Utah Debit MasterCard® Card to make purchases or to withdraw cash anywhere that MasterCard® is accepted.   |
| A record of deposits will appear on your bank statement.                  | Balance and account information is available 24 hours a day, every day.   |
| No additional fees.   | There is an \$0.85 transaction fee for all out-of-network ATM withdrawals not conducted at Comerica Bank and MoneyPass ATMs. Some ATMs also surcharge; use Comerica Bank and MoneyPass ATMs to avoid the surcharge fee. |

### Why do you need my Social Security number?

42 U.S. Code § 666 allows for a state's child support enforcement program to request social security account numbers in order to locate individuals for purposes of establishing parentage and establishing, modifying, and enforcing support obligations.

**If you have questions about the application process for Direct Deposit or for Utah Debit MasterCard® Card, please call: (801)536-8500.**

**Return the completed Electronic Payment Enrollment Form (and a voided check or copy of your bank statement, if you are requesting direct deposit) to:**

**OFFICE OF RECOVERY SERVICES  
ATTN: EFT UNIT  
PO BOX 142450  
SALT LAKE CITY, UT 84114-2450**

**You have two options to receive your payments: direct deposit to your bank account; or this prepaid card. You do not have to accept this prepaid card. Ask about other ways to receive your funds.**

| Monthly Fee   | Per purchase  | ATM withdrawal   | Cash reload |
|---------------|---------------|--|-------------|
| <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> (in-network)<br><b>\$0.85</b> (out-of-network) | <b>N/A</b>  |

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|  |        |
|--|--------|
| ATM balance inquiry (in-network or out-of-network) | \$0.00 |
|--|--------|

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| Customer service (automated or live agent) | \$0.00 |
|--|--------|

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| Inactivity (after 12 months of inactivity) | \$0.00 per month |
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**We charge 2 other types of fees. Here they are.**

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| Card replacement fee (regular or <b>expedited delivery</b> ) | \$0.00 or <b>\$12.50</b> |
|--|--------------------------|

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|---|------------------------------|
| Int'l transaction (excl. ATM withdrawal & balance inquiry fees) | 3% of the transaction amount |
|---|------------------------------|

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No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Find details and conditions for all fees and services in [www.GoProgram.com](http://www.GoProgram.com).

Tarjeta Way2Go Card® para Manutención Infantil de Utah emitida por Comerica

**Tiene dos opciones para recibir sus pagos: depósito directo a su cuenta bancaria o esta tarjeta prepago. No es necesario que acepte esta tarjeta prepago. Pregunte en la agencia estatal sobre otras opciones.**

| Cargo mensual | Por compra    | Retiro en cajero automático (ATM)                                   | Recarga de efectivo |
|---------------|---------------|---|---------------------|
| <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> (dentro de la red)<br><b>\$0.85</b> (fuera de la red) | <b>N/A</b>          |

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|   |        |
|---|--------|
| Consulta de saldo en ATM (dentro de la red o fuera de la red) | \$0.00 |
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|   |        |
|---|--------|
| Cargo de reemplazo de tarjeta (agente automatizado o en vivo) | \$0.00 |
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| Inactividad (después de 12 meses de inactividad) | \$0.00 por mes |
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**Cobramos otros 2 tipos de tarifas. Las detallamos a continuación:**

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|  |                         |
|--|-------------------------|
| Cargo de reemplazo de tarjeta (entrega normal o <b>acelerada</b> ) | \$0.00 o <b>\$12.50</b> |
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|   |                                    |
|---|------------------------------------|
| Transacción internacional (no incluye los cargos por retiro por ATM y consulta de saldo en ATM) | 3% de la cantidad de transacciones |
|---|------------------------------------|

No hay función de sobregiro/crédito.

Sus fondos son elegibles para el seguro de la FDIC.

Para obtener información general sobre las cuentas prepagas, visite [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Encuentre detalles y condiciones para todas las tarifas y servicios en [www.GoProgram.com](http://www.GoProgram.com).

List of all fees for Utah Child Support Way2Go Card® Prepaid Mastercard

| All Fees                                      | Amount  | Details   |
|---|---------|---|
| <b>Get Started</b>                            |         |   |
| Card Purchase                                 | \$0.00  | There is no fee to obtain a Card account.   |
| <b>Monthly Usage</b>                          |         |   |
| Monthly Usage Fee                             | \$0.00  | There is no monthly fee associated with this Card.  |
| <b>Spend Money</b>                            |         |   |
| 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.  |
| Transactions at Point-of-Sale (POS) locations | \$0.00  | There is no fee for Personal Identification Number (PIN) or signature based POS transactions in the U.S.  |
| <b>Get Cash</b>                               |         |   |
| ATM withdrawal (in-network)                   | \$0.00  | There is no fee for in-network ATM withdrawals conducted at Comerica and MoneyPass ATM locations. In-network refers to Comerica and MoneyPass ATM locations. In-network locations can be found at <a href="https://locations.comerica.com/">https://locations.comerica.com/</a> and <a href="https://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> . 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 withdrawal (out-of-network)               | \$0.85  | This is our fee. "Out-of-network" refers to all ATMs outside of the Comerica Bank and MoneyPass ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction or the transaction is declined due to insufficient funds. When using your Card at an ATM, the maximum total amount that may be withdrawn from your Card account per calendar day is \$500.00.   |
| Teller-assisted cash withdrawal (OTC)         | \$0.00  | There is no fee for teller-assisted cash withdrawals conducted at Mastercard Member Bank or Credit Union teller windows.  |
| <b>Information</b>                            |         |   |
| ATM balance inquiry (in or out-of-network)    | \$0.00  | There is no fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.  |
| 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)    | \$0.00  | You are allowed unlimited calls to Customer Service Interactive Voice Response (IVR) for no fee each month to check your balance or hear your transaction history.  |
| <b>Using your card outside the U.S.</b>       |         |   |
| International transaction fee                 | 3%      | Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.   |
| <b>Other</b>                                  |         |   |
| Card replacement                              | \$0.00  | There is no fee for standard delivery (7 to 10 business days) of a replacement card.  |
| Expedited Card delivery                       | \$12.50 | If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee. Expedited card delivery is 3 to 5 business days.   |
| Inactivity fee                                | \$0.00  | There is no fee if your Card account becomes inactive. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, ATM balance inquiries, or fund transfers.  |

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, and 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](https://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-800-241-9499, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit [www.GoProgram.com](http://www.GoProgram.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://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](https://cfpb.gov/complaint).

Lista de todas las tarifas de la tarjeta prepago Way2Go Card® de Mastercard para Manutención Infantil de Utah

| Todas las tarifas  | Cantidad | Detalles   |
|--|----------|--|
| <b>Comienzo</b>  |          |  |
| Establecer cuenta de tarjeta   | \$0.00   | No hay ningún cargo por establecer una cuenta de tarjeta.  |
| <b>Uso mensual</b>   |          |  |
| Tarifa de uso mensual  | \$0.00   | No hay una tarifa mensual asociada con esta tarjeta.   |
| <b>Gastar dinero</b>   |          |  |
| Punto de venta   | \$0.00   | No se aplica ningún cargo por las transacciones de compra en puntos de venta realizadas en los Estados Unidos con su firma o número de identificación personal o clave PIN.  |
| Transacciones en puntos de venta (POS, por sus siglas en inglés)         | \$0.00   | No hay ningún cargo para transacciones en POS con firma o número de identificación personal (PIN, por sus siglas en inglés) en los EE. UU.   |
| <b>Retirar dinero en efectivo</b>  |          |  |
| Retiro por cajero automático (ATM) (dentro de la red)                    | \$0.00   | No hay ningún cargo por retiros dentro de la red de cajeros automáticos. "Dentro de la red" se refiere de cajeros automáticos red de Comerica y MoneyPass. Puede encontrar un ATM en <a href="https://locations.comerica.com/">https://locations.comerica.com/</a> y <a href="https://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> . Al usar su tarjeta en un cajero automático, el importe total máximo que puede ser retirado de su cuenta de tarjeta por día es \$500.00. |
| Retiro por cajero automático (ATM) (fuera de la red)                     | \$0.85   | Este es nuestro cargo. "Fuera de la red" hace referencia a todos los ATM que no pertenecen a la Red de ATM de Comerica y MoneyPass. Es posible que el operador del ATM también le cobre un cargo, incluso si usted no completa una transacción o la transacción es declinada por no tener fondos suficientes. Al usar su tarjeta en un cajero automático, el importe total máximo que puede ser retirado de su cuenta de tarjeta por día es \$500.00.  |
| Retiro de efectivo con la asistencia de un(a) cajero(a) (por ventanilla) | \$0.00   | No hay ningún cargo por retiros de efectivo realizados en las ventanillas de los cajeros de bancos miembro de Mastercard o cooperativa de crédito.   |
| <b>Información</b>   |          |  |
| Consulta de saldo en cajero automático (dentro o fuera de la red)        | \$0.00   | No hay cargos por consultas de saldo en cajeros automáticos. El operador del cajero automático puede cobrarle una tarifa por consultas de saldo fuera de la red.   |
| Denegación de cajero automático (dentro o fuera de la red)               | \$0.00   | No hay cargos por transacciones rechazadas en cajeros automáticos. El operador del cajero automático puede cobrarle una tarifa por las transacciones rechazadas fuera de la red.   |
| Servicio al cliente (automatizado o agente en vivo)                      | \$0.00   | Se permiten llamadas ilimitadas a la respuesta de voz interactiva (IVR) sin cargo cada mes para comprobar su saldo o escuchar su historial de transacciones.   |
| <b>Uso de su tarjeta fuera de Estados Unidos</b>                         |          |  |
| Cargo por transacción internacional                                      | 3%       | La tasa de conversión es una tarifa de Mastercard por cada monto de transacción realizada fuera de los EE. UU.   |
| <b>Otras tarifas</b>   |          |  |
| Reemplazo de tarjeta   | \$0.00   | No hay ningún cargo por entrega estándar (7 a 10 días laborables) de una reemplazo de tarjeta.   |
| Envío acelerado de tarjeta   | \$12.50  | Si usted solicita que la entrega de su tarjeta de reemplazo sea rápida en lugar de recibirla por correo postal regular, se le cobrará el cargo por entrega rápida de la tarjeta. El tiempo de entrega rápida de la tarjeta es de 3 a 5 días laborables.  |
| Tarifa por inactividad   | \$0.00   | No hay ningún cargo si la cuenta de su tarjeta queda inactiva. La inactividad se define como no realizar depósitos, compras, llamadas al servicio de atención al cliente automatizado o en vivo, retiros de efectivo, consultas de saldo en cajeros automáticos o transferencias de fondos.  |

Sus fondos son elegibles para el seguro de la FDIC y serán retenidos o transferidos a Comerica Bank, una institución asegurada por la FDIC. Una vez allí, sus fondos son asegurados hasta por \$250,000 por la FDIC en caso de que Comerica Bank falle, si se cumplen los requisitos específicos del seguro de depósitos. Para conocer más detalles, visite [fdic.gov/deposit/deposits/prepaid.html](https://fdic.gov/deposit/deposits/prepaid.html).

No hay función de sobregiro/crédito.

Comuníquese con el Servicio al Cliente llamando al 1-800-241-9499, por correo a P.O. Box 245997, San Antonio, TX 78224-5997 o visite [www.GoProgram.com](https://www.GoProgram.com).

Para obtener información general sobre cuentas prepago, visite [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

Si tiene una queja sobre una cuenta prepago, llame a la Oficina de Protección Financiera del Consumidor al 1-855-411-2372 o visite [cfpb.gov/complaint](https://cfpb.gov/complaint).

## Electronic Payment Enrollment Form

### Part I: Required Information

Complete all information in this section to enroll in Direct Deposit  
or to receive the Utah Debit MasterCard® Card  
Please select ONE of the following options:

- Direct Deposit  
OR  
 Utah Debit MasterCard® Card

Signature

Date (mm/dd/yyyy)

Your Name: Please make sure this is your name as it appears on your bank account  
if you are enrolling for Direct Deposit.

Last Name

First Name

Middle Initial

Your Social Security Number

Phone Number

Your Current Address: Street, Route, PO Box

City

State

ZIP Code

Would you like to be notified by an automated phone messaging system when a payment is sent to your account?

- Yes    OR     No

### Part II: Financial Institution for Direct Deposit

Complete this section **ONLY** if you are enrolling in Direct Deposit.  
If you are requesting the Utah Debit MasterCard® Card, **DO NOT** complete this section.

Name of Your Financial Institution

Address

City

State

ZIP Code

Your Account Type:     Checking  
                                  OR  
                                   Savings

**You MUST enclose a pre-coded, voided check or a copy of your bank statement that shows your  
name and account number**

Your Account Number

Routing Number (This is the 9-digit number on the bottom of your check or  
deposit slip)