

Virginia State Tax Refund

Important Notice of Change to your Virginia Tax Refund Debit MasterCard® Way2Go Card® Terms of Use

Effective February 6, 2014, changes are coming to your Virginia Tax Refund Debit MasterCard® Way2Go Card®. This includes changes in fees and security features.

Changes in Security Features: Effective **February 6, 2014**, in order to protect your Card account, we may temporarily impose limits on the dollar amount, number and types of transactions performed using your Card. These Card limits could include limits on the number and dollar amount of ATM cash withdrawals, POS transactions, and fund transfers from your Card. An ATM operator may impose additional ATM withdrawal limits and/or surcharges.

Changes in Cardholder Fees:

Fee Description	Current Fees	Fees Effective February 6, 2014
Online Access to Card Account Information	No Fee anytime at www.GoProgram.com	No Change
Retail Purchases at business location or online	No Fee anytime (PIN or Signature)	No Change
Cash Back With Purchase	No Fee anytime	No Change
Teller-assisted Cash Withdrawals	One (1) for no fee at MasterCard® Member Bank or Credit Union teller windows, and \$2.00 for each additional withdrawal	One (1) for no fee at a MasterCard® Member Bank or Credit Union and \$5.00 for each additional withdrawal
Funds Transfer (only to a U.S. bank account in your name)	One (1) for no fee, and \$2.00 for each additional funds transfer. You must call the automated customer service at 1-855-409-0580 or go to www.GoProgram.com	No Fee anytime. You must call the automated customer service at 1-855-409-0580 or go to www.GoProgram.com
ATM Withdrawals (In-Network)	One (1) for no fee each month at MoneyPass® ATMs and \$2.50 for each additional withdrawal	No Change
ATM Withdrawal (Out-Of-Network)*	\$2.50 for each ATM withdrawal not conducted at a MoneyPass® ATM	\$3.75 for each ATM withdrawal not conducted at a MoneyPass® ATM
ATM Balance Inquiry (In-Network)	One (1) for no fee at MoneyPass® ATMs and \$0.35 each additional inquiry	No Change
ATM Balance Inquiry (Out-Of-Network)	\$0.50 each inquiry	No Change
ATM Denial	\$0.50 for each ATM denial. An ATM denial occurs when there are not available funds to cover your cash withdrawal request	No Change
International ATM Transaction Fee*	\$2.50 for each international ATM transaction, plus an additional International Transaction Fee will also apply	\$3.75 for each international ATM transaction, plus an additional International Transaction Fee will also apply
International Transaction Fee	2% of transaction amount for each ATM cash withdrawal and purchase transaction conducted outside of the U.S.	No Change
Calls to the Go Program Automated Customer Service at 1-855-409-0580	Two (2) for no fee per month and \$1.00 for each additional call	Five (5) for no fee per month and \$1.00 for each additional call
Calls To Go Program Live Customer Service	Two (2) for no fee per month and \$1.00 for each additional call. Go Program Automated Customer Service fees may apply	Go Program Automated Customer Service fees may apply (See above)
Card Replacement	\$5.00 for each Card request with Standard Delivery (5 to 8 business days). For Expedited Delivery (2 to 3 business days), an additional \$18.00 fee also applies	No Change
Mailed Card Account Statement	\$2.50 per statement	No Change
Inactivity Fee**	\$3.00 per month after six (6) consecutive months of inactivity following the activation of your Card	\$5.00 per month after six (6) consecutive months of inactivity following the activation of your Card
Instant Mobile Balance Text Alert***	\$0.10 for each text alert	One (1) for no fee and \$0.10 for each additional text alert
Low Balance Alerts*** (Email, Phone or Text Message)	No Fee	No Change

* When using an out-of-network ATM, you will receive a message if an additional "surcharge" or "convenience fee" will be applied. You will be provided with an option to either press "Enter" to agree to the surcharge or to cancel the transaction and go to another ATM.

** Inactivity is defined as no deposits, cash withdrawals, calls to the Go Program automated or live customer service, ATM balance inquiries, funds transfers, or purchases for six (6) 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.

*** You are responsible for all charges and fees imposed by your mobile carrier or internet service providers.

Note: Fee-free transactions earned expire at the end of each calendar month if not used.