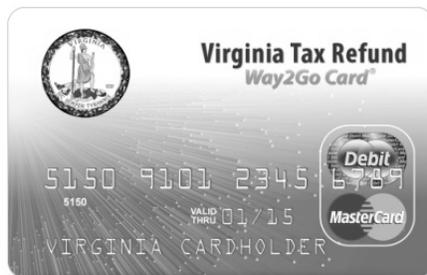


Virginia Tax Refund Debit Card

It's Safe, Convenient, and Secure



The Commonwealth of Virginia has replaced individual income tax refund checks with a debit MasterCard®. If you prefer to receive your tax refund as a direct deposit into your personal bank account, be sure to provide your banking information on your tax return. Otherwise, you are authorizing the Department of Taxation to issue you a debit card.

Please visit our website at www.tax.virginia.gov/debitcard for additional information including a comprehensive list of Frequently Asked Questions.

What is the Virginia Tax Refund Debit Card?

The Virginia Tax Refund Debit MasterCard® is a secure and convenient way to receive your refund.

The Commonwealth contracted with Xerox State and Local Solutions, Inc., to use their Go Program® to manage the Virginia Tax Refund Debit Card program. This contract provides the authority for the Commonwealth to share certain personal information about you in order for them to open a bank account in your name, deposit your tax refund into that account and issue you a debit card against those funds.

Tax Refund Debit Card accounts are FDIC insured, and the service provider for the Card account complies with federal regulations to guard your confidential information.

The Card must be activated before use by providing confidential information that only you should know.

Joint filers will receive two debit cards against one Card account. Each card provides full access to the refund.

How to use the Debit Card and Avoid Fees

- **Shopping Flexibility** - Use your Refund Debit Card for **free** anywhere in the U.S. where MasterCard® cards are accepted to make purchases, pay a bill online, buy groceries, etc. You can also receive cash back at cash registers for no fee.
- **Bank Teller Cash Withdrawal** - One teller-assisted cash withdrawal for no fee at a MasterCard® member bank or credit union. It doesn't have to be a bank that you have an account with; it can be any MasterCard® member bank.
- **ATM Cash Withdrawal** - One ATM withdrawal per month from any MoneyPass® ATM.
- **Transfer Funds** - Unlimited transfer of funds from the debit card account to your personal bank account for no fee through the Go Program®.

Fees may apply to some transactions. Please review the complete schedule of fees on the back so that there are no surprises.

Fee Schedule

Online Access to Card Account Information	No Fee anytime at www.GoProgram.com
Retail Purchases at business locations or online	No Fee anytime (PIN or Signature)
Cash Back With Purchase	No Fee anytime
Teller-assisted Cash Withdrawals	One (1) for no fee at MasterCard® member Bank or Credit Union and \$5 for each additional withdrawal
Funds Transfer (only to a U.S. bank account in your name)	No Fee anytime. You must call the automated customer service at 1-855-409-0580 or go to www.GoProgram.com .
ATM Withdrawal (In-Network)	One (1) for no fee each month at MoneyPass® ATMs and \$2.50 for each additional withdrawal
ATM Withdrawal (Out-Of-Network)*	\$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 35¢ each additional inquiry
ATM Balance Inquiry (Out-Of-Network)	50¢ each inquiry
ATM Denial	50¢ for each ATM denial. An ATM denial occurs when there are not available funds to cover your cash withdrawal request.
International ATM Transaction Fee*	\$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.
Calls To Go Program Live or Automated Customer Service at 1-855-409-0580	Five (5) for no fee per month and \$1 for each additional call
Card Replacement	\$5 for each Card request with Standard Delivery (5 to 8 business days). For Expedited Delivery (2 to 3 business days), an additional \$18 fee also applies.
Mailed Card Account Statement	\$2.50 per statement
Inactivity Fee**	\$5 per month after six (6) consecutive months of inactivity following the activation of your Card
Instant Mobile Balance Text Alert***	One (1) for no fee and 10¢ for each additional text alert
Low Balance Alerts*** (Email, Phone or Text Message)	No Fee

* 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.

www.tax.virginia.gov/debitcard