

Please return completed form to Tulalip Tribes Treasury Management via fax 360-716-0126 or mail to 6406 Marine Drive, Tulalip, WA 98271 or deliver to the Admin directly



Key 2Prepaid Direct Deposit Authorization Form Membership Distribution

One Form Per Person

New Request

Update Information

Replacement Card

Name: _____ Tribal ID Number: T _____

Address: _____ Phone Number: _____

City, State, Zip Code: _____

Social Security #: _____ Date of Birth: _____

Mother's Maiden Name: _____ Email address: _____

Would you like to receive paper statements in the USPS mail? YES NO

Please provide a copy of your current ID and Tribal ID for processing

By signing this form, I am hereby requesting that the Tulalip Tribes of Washington enroll me in the Key2Prepaid Mastercard issued by Key Bank. I understand that this is a card with a financial institution that is separate from the Tulalip Tribes. All inquiries and questions regarding cards, access, and other customer service information needs to go through Key Bank Prepaid Card Customer Service at 1-800-539-9039, Option 3 or via email at: Prepaid_Call_Support@keybank.com.

My signature below indicates that I wish the Tulalip Tribes to process my application for a Key2Prepaid Mastercard and to receive that card in the mail directly from Key Bank.

Signature

Date

Printed Name

Relationship

Please note the following:

1. Key Bank will mail you a welcome packet in a plain envelope with your card
2. Key Bank will assist you with your PIN number for use at ATM machines
3. Use of ATM machines that are not Key Bank machines will cause additional fees and charges to be assessed to your account
4. Lost or stolen cards should be reported directly to Key Bank at 1-800-539-9039
5. Tulalip Tribes is not responsible for lost or stolen cards or any fees owed as a result of the use of your card
6. Copy of Tribal ID MUST be attached
7. Must be physically signed. Electronic signatures WILL NOT be accepted.

Welcome to the Key2Prepaid® Card

The Key2Prepaid card is a prepaid Mastercard® debit card issued by KeyBank, providing you with a secure and convenient way to manage your money. The Key2Prepaid card is electronically reloadable by your agency and works similarly to other debit cards. Only your agency may load funds to your Key2Prepaid card.

Card materials

Your Key2Prepaid card comes with:

- Three-step instructions on how to activate your card
- Instructions on accessing Key2Prepaid.com and our 24/7 Key2Prepaid Customer Support
- The Key2Prepaid Schedule of Card Fees
- Cardholder Terms and Conditions

Card activation

Your card cannot be used until it is activated. Follow the instructions below that also came with your Key2Prepaid card to activate the card:

1. Activate your card by calling 1-866-295-2955.
2. Establish your 4-digit PIN for making ATM withdrawals and retail purchases.
3. Sign the back of your card. Your card is not valid unless it is signed.

Card usage

The Key2Prepaid card can be used to make purchases anywhere Mastercard debit cards are accepted. You can use your Key2Prepaid card for online, phone and mail-order purchases. You can also withdraw cash from your Key2Prepaid card via:

ATM withdrawal

Access your cash by making withdrawals at any of our KeyBank ATMs at no charge. Cash withdrawals at other ATMs are \$2.00 per withdrawal and are subject to additional ATM operator surcharges. Visit key.com/locator to find the KeyBank ATM nearest you.

Branch/Teller withdrawal

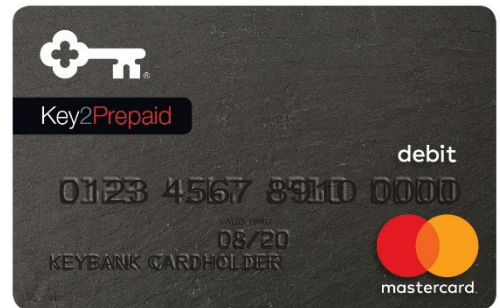
Mastercard over-the-counter cash withdrawal called a cash advance, (down to the penny), available at no charge at any Mastercard member bank (including all KeyBank locations).

Cash back with purchases

At participating merchants like grocery or convenience stores.

Card support

- Domestic, bi-lingual (English and Spanish) Customer Service Representatives and Interactive Voice Response (IVR) application are available 24/7/365 at no charge by calling 1-866-295-2955.
- A secure and convenient cardholder website is available at www.key2prepaid.com where you can:
 - Change your PIN
 - Check your balance
 - View card transactions
 - Request paper statements
 - Update your contact information and address
 - Sign up for email or text message alerts



This card is issued by KeyBank N.A. in Cleveland, Ohio pursuant to license by Mastercard International, and all funds accessed by the card are held by KeyBank. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Subject to the terms and conditions of the Cardholder Agreement. The balance on the card is FDIC-insured up to the maximum allowable limit. Use anywhere Debit Mastercard is accepted.

Banking products and services are offered by KeyBank National Association. Key.com is a federally registered service mark of KeyCorp.

©2017 KeyCorp. **KeyBank is Member FDIC.** 170327-213328

Frequently Asked Questions **Key2Prepaid**® card

What is the Key2Prepaid card?

The Key2Prepaid card is a prepaid debit card issued by KeyBank, providing you with secure, convenient access to your money.

Can I load money to my Key2Prepaid card?

No, only the Program Administrator that enrolled you in the card program can add funds to your card.

How do I use my Key2Prepaid card?

The Key2Prepaid card can be used to make purchases anywhere Debit Mastercard® cards are accepted. You can use your Key2Prepaid card for online, phone, and mail order purchases.

You can also use your card to withdraw cash at ATMs², banks or credit unions or to get cash back with purchases at participating retailers. To find a KeyBank ATM or branch near you, visit key.com/locator. Funds are automatically deducted from your Key2Prepaid card balance.

What are the benefits of my Key2Prepaid card?

Convenience

- Your money is electronically loaded to your card and available immediately
- Quick and easy access to your funds without waiting in line to cash or deposit a check
- Save money by avoiding check cashing fees

Access

- Enjoy unlimited transactions at retailers across the U.S. and unlimited online purchases at no charge¹
- Access your cash by making unlimited withdrawals at KeyBank branches and ATMs at no charge¹
- Get cash back when you use your PIN at participating retailers at no charge¹

¹Subject to any applicable daily and/or monthly transactions limits. Please refer to the Key2Prepaid [Schedule of Card Fees](#) for further details.

- 24/7 Customer Support:
 - Access Key2Prepaid.com to view balances, recent transactions, and your transaction history at no charge
 - Toll-free customer support at 1-866-295-2955
 - Pay Bills using the online bill pay feature at Key2Prepaid.com
 - Transfer funds to a personal checking or savings account

Security

- You no longer need to carry large amounts of cash
- Your funds are FDIC insured

How can I check the balance on my Key2Prepaid card?

View your current account balance and transaction history online 24/7 at Key2Prepaid.com at no charge

- Phone – Toll-free Key2Prepaid Customer Support at 1-866-295-2955.
- Text – Sign on to Key2Prepaid.com and click the Alerts tab to enroll in text alerts, including current balance alerts. You may set up your message frequency within the Alerts tab. A fee of \$0.10 per text message applies. Your mobile carrier's standard text messaging charges may also apply.

- Email – Sign up to receive free email notifications when funds have been loaded to your card or when your balance gets low. (Sign on to Key2Prepaid.com and click the Alerts tab to learn more).
- ATM – Perform a balance inquiry at an ATM. No charge at all KeyBank ATMs, \$0.50 at all others. Visit key.com/locator for a current list of KeyBank ATMs.

How can I get additional information regarding the Key2Prepaid card?

For questions regarding your Key2Prepaid debit card, including fees, balances, recent transactions or other questions, contact Key2Prepaid Customer Support 24/7 at 1-866-295-2955. The number is also on the back of your Key2Prepaid card.

Activating your Key2Prepaid card

What information is sent with my Key2Prepaid card?

Your Key2Prepaid prepaid debit card comes with:

- Three-step instructions on how to activate your card
- Instructions on accessing Key2Prepaid.com and our 24/7 Key2Prepaid Customer Support
- The Key2Prepaid Schedule of Card Fees
- Key2Prepaid Cardholder Terms and Conditions

How do I activate my card?

Follow the three-step instructions that were sent with your Key2Prepaid card:

1. Activate your card by calling 1-866-295-2955
2. Establish your 4-digit PIN for making ATM withdrawals and retail purchases
3. Sign the back of your card

Please note: You cannot start using the card until it has been activated. Your card is not valid unless it's signed.

Using your Key2Prepaid card

How do I use my Key2Prepaid card to make purchases?

Your Key2Prepaid card can be used to make purchases online, over the phone, and at retailers across the U.S., including restaurants, medical offices, and more — anywhere that Debit Mastercard® cards are accepted. Always be sure to know your current account balance before making purchases.

Do I select Credit or Debit on the merchant's terminal when making a purchase?

Select Credit to make a purchase. Select Debit to get 'cash back' with your purchase; available at participating retailers. (You will have to enter your 4-digit PIN.)

How do I withdraw cash using my Key2Prepaid card?

- ATM Withdrawal – Access your cash by making withdrawals at any of our KeyBank ATMs at no charge². Visit key.com/locator to find the KeyBank ATM nearest you. Cash withdrawals at other ATMs is \$2.00 per withdrawal².
- Branch/Teller Withdrawal – Mastercard® over-the-counter cash withdrawal (down to the penny) available at no charge at any Mastercard® member bank, including all KeyBank locations.
- Cash Back With Purchases – at participating merchants, such as grocery or convenience stores.
- Card to Account Transfer – transfer some or all of your balance to a personal checking or savings account at Key2Prepaid.com.



¹Subject to any applicable daily and/or monthly transactions limits. Please refer to the Key2Payroll Schedule of Card Fees for further details.

²Up to the maximum allowable limit.

³Subject to any applicable daily and/or monthly transaction limits. Please consult the Key2Payroll Schedule of Card Fees for further details. When you use an ATM not operated by KeyBank, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.™

How do I use my Key2Prepaid card to take out cash at an ATM?

1. Insert or swipe your Key2Prepaid card in the ATM and enter your 4-digit PIN. (For no charge, find a KeyBank ATM at key.com/locator.)
2. Select Withdrawal from Checking.
3. Enter the amount to be withdrawn.

How do I take out cash at a bank branch or credit union teller?

Visit any Mastercard® member bank, including all KeyBank locations, to make a branch withdrawal at no charge. Be sure you know your current available balance, as the teller will not have access to this information. Ask for a cash withdrawal in the amount you would like to withdraw. Note: Banks may require a photo I.D. and/or other forms of identification for you to complete a branch based cash withdrawal.

How can I get cash back with a purchase?

1. At participating retailers, provide your Key2Prepaid card to cashier or slide it through the card authorization machine. When the authorization machine asks for Credit or Debit, select Debit.
2. Enter your Key2Prepaid card 4-digit PIN.
3. Select Yes for cash back.
4. Enter the amount of cash you want to withdraw, and press 'OK'.

When do I use my Key2Prepaid card PIN?

Your Key2Prepaid card can be used to make signature-based purchases without a PIN by choosing Credit on the card authorization machine. However, your PIN must be entered for all cash withdrawals at ATMs and for cash back on purchases made at merchants using Debit on the card authorization machine. You will select your own unique 4-digit PIN number by calling Key2Prepaid Customer Support at 1-866-295-2955 after you receive your card. For security reasons, it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

Am I still able to take out cash if I forget my Key2Prepaid PIN?

Yes. You can go to any bank or credit union and ask the teller for a cash withdrawal.

How will I know when funds are loaded to my Key2Prepaid card?

The Key2Prepaid card allows you to self-enroll in optional text or email alerts such as the addition of funds, low balance, zero/negative balance, and change of address online at Key2Prepaid.com. A fee of \$0.10 per text message applies. Your mobile carrier's standard text messaging charges may also apply. Refer to the Key2Prepaid [Schedule of Card Fees](#) for further detail.

Key2Prepaid Card Limits

Can I make a purchase for more than the amount on my Key2Prepaid card?

If you need to make a purchase for more than the amount you have on your Key2Prepaid card, you will need to use two forms of payment. Tell the cashier how much you want deducted from the balance on your card — the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or another debit card. Split transactions are only available at participating retailers.

Can I use my Key2Prepaid card at the gas pump?

Yes. However, if you use your Key2Prepaid card to pay at the pump, a maximum hold may be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately. Similar maximum holds may be placed on transactions at restaurants and car rentals. Refer to the [Terms and Conditions](#) for additional information.

Can the Key2Prepaid card be overdrawn?

In most cases, a purchase that exceeds the available balance on your Key2Prepaid card will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can call Key2Prepaid Customer Support at 1-866-295-2955 or access your transaction history online at Key2Prepaid.com to determine the balance remaining on your card.

Can anyone else access my transaction history?

No. For privacy reasons, KeyBank does not share card numbers or transaction details. However, for reconciliation purposes, KeyBank does have access to the amount and date of each load to your card.

Will I earn interest on the funds on my Key2Prepaid Card?

No. The funds on your card do not earn interest.

How do I obtain information about fees for my Key2Prepaid Card?

Fees are located on the Key2Prepaid [Schedule of Card Fees](#) sent to you with your card. You can also access it at <https://www.key.com/k2prepaiddisclosure>. You may also call Key2Prepaid Customer Support at 1-866-295-2955 to request fee information.

Key2Prepaid Customer Support

Can I view my Key2Prepaid account online?

Yes, enroll your Key2Prepaid card at Key2Prepaid.com. The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View historical transactions history
- Update your contact information and address
- Sign up for email or text message alerts

Where can I find my Key2Prepaid transaction history?

Your transaction history can be viewed online 24/7 at Key2Prepaid.com. Review the Key2Prepaid [Schedule of Card Fees](#) for details.

How can I update my address if I move?

Contact Key2Prepaid Customer Support at 1-866-295-2955 to report an address change or update your address at Key2Prepaid.com. Also, be sure to contact your employer to report your address change so that your mail may also be sent to the correct address.

Who should I contact if I have questions about my Key2Prepaid card?

Contact Key2Prepaid Customer Support 24/7, toll-free at 1-866-295-2955. This number is also on the back of your card.

For questions about your pay, such as when you will receive the next load to the card, or the amount of a load to the card, contact your employer directly.





List of all fees for Key2Prepaid

All fees	Amount	Details
Get started		
Card Purchase	\$0	We do not charge a cardholder fee for initial card purchases on prepaid accounts.
Monthly usage		
Monthly fee	\$0	We do not charge a monthly fee on any prepaid accounts.
Add money		
Direct deposit	\$0	We do not charge a fee for direct deposits on prepaid accounts. These cards cannot be loaded by the cardholder or any entity besides the issuing entity.
Cash reload	\$0	We do not charge a fee for cash reload on prepaid accounts. These cards cannot be reloaded by the cardholder or any entity besides the issuing entity.
Spend money		
Bill payment (regular delivery)	\$0	This is our fee. If your program allows bill pay, regular bill pay transactions initiated through the cardholder website will be completed within 3 business days for electronic payments and within approximately 7 days if we have to mail a paper check to pay your bill. We do not charge a fee for regular delivery bill payment on prepaid accounts.
Bill payment (expedited delivery)	\$0	We do not offer expedited bill payment.
Get cash		
ATM withdrawal (in-network)	\$0	"In-network" refers to the KeyBank ATM Network, <i>surcharge-free Allpoint Network ATMs</i> . Locations can be found at key.com/locator or Allpointnetwork.com . We do not charge a fee for in-network ATM withdrawals.
ATM withdrawal (out-of-network)	\$2.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0	We do not charge a fee for calling our automated customer service line, including for balance inquiries.
Customer service (live agent)	\$0	We do not charge a fee for live agent customer service calls.
ATM balance inquiry (in-network)	\$0	"In-Network" refers to KeyBank ATM Network. Locations can be found at key.com/locator . We do not charge a fee for in-network balance inquiries.
ATM balance inquiry (out-of-network)	\$0.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	2%	You will be charged 2% of the U.S. dollar amount of each transaction. KeyBank charges a currency conversion fee on all international transactions.
International ATM withdrawal	\$3.00	This is our fee per transaction. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$0.50	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
International ATM decline	\$0.50	This is our fee for declined international ATM withdrawal transactions due to insufficient funds
Other		
Inactivity	\$2.95	You will be charged \$2.95 each month after you have not completed a transaction using your card for 6 months. This is a charge, per month, after 180 days of inactivity.
Replacement Card	\$5.95	This is our fee when you request a replacement card.
2-day Expedited delivery of replacement card	\$25.00	This is our fee when you request 2-day expedited delivery of your replacement card.
Text Message Alerts	\$0	We do not charge a fee for text message alerts.
Email Alerts	\$0	We do not charge for email alerts.
Over the counter withdrawals at participating Mastercard member bank branches	\$0	We do not charge for over-the-counter withdrawals at Mastercard member banks.
Monthly Account Statements	\$3.00	This is our fee for mailing a monthly paper statement

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to KeyBank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event KeyBank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact KeyBank by calling 1-866-295-2955, by mail at KeyBank OH-01-27-0527, ECP Prepaid Cards, 127 Public Square Cleveland, Ohio 44114 or visit www.Key2Prepaid.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.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	\$0
		\$2.00* out-of-network	

ATM balance inquiry (in-network or out-of-network) \$0 or \$0.50*

Customer Service (Automated or live agent) \$0 per call

Inactivity (per month after 180 days of inactivity) \$2.95

We charge 6 other types of fees. Here are some them:

Replacement Card \$5.95

~~2-Day Expedited Delivery of Replacement Card \$25.00~~

*This fee can be lower depending on how and where this card is used.

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.

