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Network Branded Prepaid Card Association Issues Consumer Tips for Using Unemployment Benefits Cards

Branded prepaid cards replace paper checks; following simple tips improve convenience and cost-savings

April 1, 2009 (Montvale, NJ) [The Network Branded Prepaid Card Association \(NBPCA\)](#), a non-profit, inter-industry trade association created to advance the success of branded prepaid cards, (cards usable wherever American Express, Discover, MasterCard or Visa cards are accepted), today issued consumer tips for having a positive experience with unemployment benefits cards.

"Unemployment benefits cards, as a replacement for paper checks, save hundreds of thousands of dollars a year, presenting a compelling benefit for the state as well as the taxpayer," said Kirsten Trusko, NBPCA President and Executive Director. "When consumers take a few minutes to read the welcome kit that comes with the card they can virtually eliminate all surcharges and can immediately take advantage of the numerous benefits that come with these cards including immediate availability of funds, fraud and loss prevention and cost-savings."

The NBPCA offers the following tips to consumers to have a great experience with unemployment benefits cards:

1. If you currently receive your unemployment benefits via direct deposit, continue to do so. All states offer a direct deposit option. Prepaid cards are a replacement for paper checks.
2. Prepaid card funds are available on the day of payment. There are no more trips to the bank and no more waiting for a check to clear.
3. With a little bit of effort it is easy to virtually eliminate any fees or surcharges. All state unemployment programs offer surcharge free withdrawals. For example, the State of Maryland and the State of Kansas offer free funds at all Citibank locations, Citibank network ATMs and participating retailers such as convenience stores. They also offer free bank transfers, a toll-free, interactive voice response system and online account management for greater control over funds. Take five minutes to read the information that comes with your

- card to understand how you can access your money surcharge free for your particular state program.
4. Prepaid cards are consistently cited by users to be cheaper than using check cashing facilities. Use it responsibly and you will save money.
 5. As a cardholder you are protected if the funds are lost or stolen. Unlike paper checks, funds can be recovered if the card is lost or stolen and the card can be replaced.
 6. Use your unemployment benefits card just like a credit or debit card to make purchases at any merchant that accepts the card brand. Enjoy the safety and convenience of not having to carry around as much cash.
 7. A branded prepaid card offers the convenience and protection of a debit card but does not require a bank account or credit check. You can use your card to purchase goods or services that typically require a card like signing up for cable or making airline reservations.

About the NBPCA

The Network Branded Prepaid Card Association (NBPCA) is a non-profit, inter-industry trade association that supports the growth and success of network branded prepaid debit cards and represents the common interests of the many players in this new and rapidly growing payments category. For additional information, visit www.NBPCA.com.