

Frequently Asked Questions

Electronic Payments – Utility Stipends

Why is The Houston Housing Authority providing Utility Stipends on a Bank of America Visa Prepaid Debit Card?

- **It's Easy** - Receiving your payments electronically eliminates check handling and manual deposits. The money is credited directly to your card account, ready for you to use. There are no additional steps for handling the payment (like mail rooms, the post office, etc.) where checks can be misdirected or lost. This provides cost savings to the HHA and provides greater convenience to you!
- **It's Fast** - With Electronic Payments, payments go directly to your card account and are immediately available for you to use on the same day of deposit. No need to find a location to cash your check.
- **It's Secure** - Electronic Payments uses the Automated Clearing House (ACH) network – the same system banks use to handle transactions with other banks. Bank of America protects you against fraudulent transactions if your card is lost or stolen. If someone makes a purchase with your Visa Prepaid Debit Card without your permission, you must report it within 60 days.

When will the Houston Housing Authority (HHA) begin making Utility Stipend payments by a Visa Prepaid Debit Card?

We anticipate the first Stipend Payments on a Prepaid Debit Card will be **December 1, 2012**.

Will all Utility Stipend payments be to a card?

Yes, once you have received a Prepaid Debit Card all future Utility Stipend assistance payments will be sent to your card account.

What information will accompany an electronic payment? How do I receive the information?

Electronic payments and individual tenant remittance information will be electronically posted to your bank account. As necessary, you should discuss remittance and notification questions with your financial institution.

How do I use my Prepaid Debit Card?

You can use your Prepaid Debit Card anyplace Visa is accepted, including online bill payment for Utility Payments (if available). Other options available to you include:

- Any store displaying the Visa logo. Cash back may be available from many merchants (e.g. grocery stores). Be sure to know your balance before attempting a purchase or requesting cash back!
- ATMs – get cash from ATMs*. Know your balance before requesting a cash withdrawal!
- Visa Associated Banks – any bank which has agreements with Visa will be able to provide cash access to funds on your card account. You must know the balance of your account or the cash request may be denied.

How can I check my balance remaining on the card?

Be sure to check your balance often. You have 3 main ways to check your balance:

- **Online** – It's FREE. Simply go to www.bankofamerica.com/commercialprepaidcard:
- **By phone** – FREE automated customer service calls – Call 1.866.213.4074.
- **At the ATM** – FREE balance inquiries at Bank of America ATMs, or check your receipt after a cash withdrawal.

What if I need help with my card?

Bank of America is always available to help. Bank of America provides live customer service 24/7. The following activities can be accomplished by calling Call 1.866.213.4074:

*Fees may apply – please review the accompanying fee schedule

- Check your balance
- Find the date and amount of your last deposit
- Change your PIN
- Check recent account activity
- Activate your card
- Report a lost, stolen or damaged card
- Change your name or address information
- Answer questions about your statement

You can also do many of these and other activities online at www.bankofamerica.com/commercialprepaidcard.

Use this site for:

- Card activation
- Balance inquiry
- Transaction history
- Online statements
- Dispute form/affidavit
- ATM locator
- PIN change
- Frequently asked questions

What are the Cardholder fees:

ATM and purchase transaction fees –

Bank of America ATM withdrawal – domestic*	Waived
Non-Bank of America ATM withdrawal domestic*	\$1.50 each
ATM withdrawal international	\$3.50 each
ATM balance inquiries**	Waived
ATM transaction decline.....	Waived
Signature-based purchase at Visa merchants***	Free
Pinned POS purchase (Visa card only)	Waived

Other service fees –

Automated customer service inquiry	Waived
Live customer service inquiry domestic.....	Waived
PIN changes.....	Waived
Emergency cash transfer domestic	\$15.00
Emergency cash transfer international	\$30.00
Cash access (<i>limited to available balance only</i>)***	One free per month, \$5.00 thereafter
Online Funds Transfer	Waived
Card replacement domestic	\$5.00
Card replacement – Express delivery (additional charge).....	\$15.00
Card replacement international	Quote provided at time of request, as price varies by country
International transaction fee.....	Two percent of U.S. dollar amount of transaction
Account closure fee (check issued).....	\$5.00

*Fees may apply – please review the accompanying fee schedule