



**Helping People with Disabilities  
Achieve Financial Security  
and Independence.**



# **ABLE Card Overview**

**February 25, 2019**

# Snapshot of Card Offerings

Debit Card				Prepaid Card				No Card	
<b><u>ABLE Alliance</u></b>				<b><u>Ohio Partners</u></b>				<b><u>Independent Plans</u></b>	
AK	AR	CO	DC	AZ	GA	KY	MO	FL	LA
DE	IL	IA	IN	NH	NM	OH	OK	TN	TX
KS	MN	MT	NV	SC	VT	WV	WY	VA	ABLE America
NJ	NC	PA	RI						
<b><u>Nebraska Partners</u></b>				<b><u>Oregon Partners</u></b>					
	AL	NE		MD	OR <sup>1</sup>	WA			
<b><u>Independent Plans</u></b>				<b><u>Independent Plans</u></b>					
MA	MI	NY			CA				
	VA	ABLEnow							
<b>22 States</b>				<b>16 States</b>				<b>5 States</b>	

Sources: Program Disclosure Statements and Plan websites as of February 19, 2019

<sup>1</sup> Oregon includes ABLE for All and Oregon ABLE

# Card Details

	Program	Card Name	Bank Provider	Card Network
Debit Card	ABLE Alliance	Debit Card	Fifth Third Bank	Mastercard
	Nebraska Partners			
	New York			
	Massachusetts	Fidelity Cash Management Account Debit Card	BNY Mellon	VISA
	Michigan	MiABLE Card	UMB Bank	VISA
	Virginia Direct	ABLEnow Debit Card	PNC Bank	VISA
Prepaid Card	Ohio Partners	STABLE Card	Sunrise Banks	VISA
	Oregon Partners	Oregon ABLÉ Prepaid Card ABLE for All Prepaid Card Maryland ABLÉ Prepaid Card Washington State ABLÉ Prepaid Card	Central National Bank	Mastercard

Sources: Program Disclosure Statements, Cardholder Agreements and Plan websites as of February 19, 2019

# Service Fee Snapshot

Program		Monthly Account Fee	Paper Statement Fee	Other Fees Charged
Debit Card	ABLE Alliance	\$2 <sup>1</sup>	-	Replacement Card: \$0 (standard) / \$30 <sup>2</sup> (expedited) Foreign Transaction: 3%
	Nebraska Partners			
	New York			
	Massachusetts	-	-	Foreign Transaction Fee: 1%
	Michigan	-	-	Balance Refund Paper Check: \$10
	Virginia Direct	-	-	Replacement Card: \$0 (standard) / \$25 (expedited) Foreign Transaction: 1%
Prepaid Card	California	\$1.25	\$6 per statement (\$31 for expedited)	Replacement Card: \$10 (standard) / \$35 (expedited) Paper Statement: \$6 (standard) / \$31 (expedited) Foreign Transaction: \$2 and 1% charged by VISA Balance Refund Paper Check: \$25
	Ohio Partners	-	-	Replacement Card Fee: \$5 (standard) / \$30 (expedited) Foreign Transaction Fee: \$2
	Oregon Partners	\$1.25	\$25 per statement	Replacement Card: \$10 (standard) Paper Statement: \$25 Balance Refund Paper Check: \$25

Sources: Program Disclosure Statements, Cardholder Agreements, Plan websites and customer service representatives as of February 19, 2019

<sup>1</sup> Monthly Service Charge will be waived if electing e-delivery or maintaining \$250 average monthly balance

<sup>2</sup> Waived for Fifth Third Private Bank and Preferred Customers

# Service Fee Details

Program	Monthly Account	Paper Statement	Replacement Card		Balance Refund Paper Check	Foreign Usage		Overdraft	ATM	
			Standard Delivery	Expedited Delivery		Foreign Transaction	Currency Conversion			
Debit Card	ABLE Alliance	\$2 <sup>1</sup>	See Monthly Account Fee	-	\$30 <sup>2</sup>	-	3% of transaction amount	0.20% of transaction amount	-	Out-of-Network: \$2.75 International Out-of-Network: \$5
	Nebraska Partners									
	New York									
	Massachusetts	-	-	-	-	-	1%	Unclear	- <sup>3</sup>	-
	Michigan	-	-	-	Not Allowed	\$10	Not Allowed	Not Allowed	Not Allowed	Not Allowed
	Virginia Direct	-	-	-	\$25	-	1%	Unclear	Fee may be assessed <sup>4</sup>	
Prepaid Card	California	\$1.25	\$6 (standard) \$31 (expedited)	\$10	\$35	\$25	\$2 1% VISA fee	Silent	Silent	Silent
	Ohio Partners	-	-	\$5	\$30	Not Allowed	\$2	Unclear	Fee may be assessed <sup>4</sup>	Fee may be assessed <sup>4</sup>
	Oregon Partners	\$1.25	\$25	\$10	Not Allowed	\$25	Not Allowed	Not Allowed		

Sources: Program Disclosure Statements, Cardholder Agreements, Plan websites and customer service representatives as of February 19, 2019

<sup>1</sup> Monthly Service Charge will be waived if electing e-delivery or maintaining \$250 average monthly balance

<sup>2</sup> Waived for Fifth Third Private Bank and Preferred Customers

<sup>3</sup> Negative card balance covered by assets in ABLÉ account

<sup>4</sup> Attempts to withdraw funds that exceed account balance generally declined. In certain instances where transaction results in negative balance, a service charge may be assessed