

## Available Now! Visa<sup>®</sup> Prepaid Card

The CalABLE Visa Prepaid Card offers a new level of ease and convenience for people with disabilities to access funds from their CalABLE account. Account holders decide the amount of money they want to load on the card for use everywhere Visa debit cards are accepted. The CalABLE Visa Prepaid Card can be requested during or after account enrollment by accessing their online CalABLE account. Cards can be requested in the name of the CalABLE account holder and/or the Authorized Legal Representative.

### Why offer a prepaid card?

Prepaid cards offer the ease and convenience to quickly access ABLE account funds without requiring a traditional checking or savings account be linked to an individual's ABLE account. The CalABLE Visa Prepaid Card can be used everywhere Visa debit cards are accepted. Funds must be loaded onto the card rather than being directly linked to the funds in a CalABLE account, limiting the potential impact of theft or fraud.\*

### Who can get a CalABLE Visa Prepaid Card?

Account owners and their Authorized Legal Representative can each receive a card. The card(s) can be requested at the time of enrollment, or at any time afterward. If a card is issued to both the account owner and their Authorized Legal Representative, the amount loaded onto the card account is shared by both cards.

### Where can the card be used?

The CalABLE Visa Prepaid Card is accepted everywhere Visa debit cards are accepted and can be used online or in store. The card cannot be used to withdraw cash at an ATM.

## Are there additional charges for the CalABLE Visa Prepaid Card?

Yes, there is a \$1.25 monthly fee. Please see terms and conditions at www.CalABLEcard.com for additional fees.

# Dream. Save. Succeed.

### Is there a limit to the amount of money that can be loaded on the card or how much can be charged?

Yes, CalABLE Visa Prepaid Cards have a maximum balance of \$9,999.99. Cards may be loaded a maximum of three times per day. Purchases are limited to \$2,500 per day.

## How do I load money on my CalABLE Visa Prepaid Card?

You can add funds to your card by logging into your CalABLE account at CalABLE.ca.gov and requesting an ACH withdrawal and selecting the "CalABLE Card" as the target account.

### Will using the CalABLE Visa Prepaid Card impact my benefits? If an account owner is receiving Supplemental Security Income (SSI), is the card subject to the resource limits? No. According to the Social Security Administration, money distributed onto an ABLE prepaid card is considered a qualified distribution unless it is determined otherwise. Funds retained from ABLE account distributions not related to housing are excluded from countable resource calculations. It is recommended to keep records documenting all distributions and purchases using ABLE funds.

### Available Now!

Contact us to request your card today. **Web:** www.CalABLE.ca.gov **Phone:** 1-833-CalABLE (225-2253)

The CalABLE Visa Prepaid Card is issued by MetaBank, N.A.<sup>®</sup>, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

\*Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of unauthorized use. Consult issuer for additional details or visit www.visa.com/security.