



National  
Consumer Law  
Center

# THE EIP STIMULUS PAYMENT PREPAID CARD: NOT A SCAM; HOW TO AVOID FEES

May 2020

About 4 million people recently received an Economic Impact Payment (EIP) prepaid card rather than a paper check for their federal stimulus payment. Some people are confused by the card and may have thrown it out thinking it is a scam. Others are upset at fees they have incurred.

**How to Identify the Card:** The envelope will have a return address of **Money Network Cardholder Services**, PO Box 247022, Omaha, NE 68124. This is this card:



**How to Use the Card with No Fees:** Visit [EIPcard.com](https://www.EIPcard.com) to see the [fee schedule](#), [FAQs](#) and more information. **Key tips:**

- Use the card **anywhere Visa is accepted**, including online, on the phone, and at stores.
- Use a **surcharge-free ATM** in the [Allpoint](#) network, including at Target, Walgreens, CVS, Kroger, Safeway, Winn Dixie and Circle K. **Find an ATM** near you by downloading the [Money Network Mobile App](#) or using the online [ATM locator](#). At other ATMs, the ATM will charge a fee plus the card charges \$2 after the first withdrawal.
- **Transfer** the funds to your **bank, prepaid or mobile payment account** through the app or online. You may need to contact the provider of your other account to obtain the routing and account number. You can transfer up to \$2,500 per day.
- Go to the **teller window** at almost any bank or credit union. The first withdrawal, which can be up to \$2,500, is free. Additional teller withdrawals cost \$5.
- Ask for **cash back** from a supermarket or big box store.
- Call 800.240.8100 to request a free **Money Network Check**, which you can make out to anyone (i.e., a landlord, yourself). But you'll have to wait for it in the mail, and you must log into your account to get a number to activate the check, so the other options may be easier.

**What to Do if You Threw Out the Card:** Call 800.240.8100. The first replacement card is now free (you can ask for a refund if you were charged) but expedited processing costs \$17.

**Keep the Card Even After It is Empty.** You may be able to use it to quickly receive additional payments if Congress passes another stimulus bill.

**For more information,** watch [CFPB's video explainer](#) on EIP prepaid debit cards.