



National
Consumer Law
Center

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

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The U.S. Treasury is sending out a second round of stimulus payments, and some people will receive the payment in the form of an Economic Impact Payments (EIP) prepaid card. The card is not a scam, and there are ways to cash or use the card without fees.

How to Identify the Card: EIP Cards will be sent in a [white envelope](#) with the U.S. Treasury seal with this return address: **Economic Impact Payment Card**, PO Box 247022, Omaha, NE 68124. This is this card:



How to Use the Card with No Fees: Visit [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. Replacement cards are free.

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.

The nonprofit National Consumer Law Center® (NCLC®) works for economic justice for low-income and other disadvantaged people in the U.S. through policy analysis and advocacy, publications, litigation, and training.