In this Agreement: “Account” means the deposit account accessed by your Card; “Card” Agreement. Please read this Agreement (including the Schedule of Bank Fees below card holders at Bank of America unless such rights or benefits are contained in this entitled to any rights or benefits given to other deposit account customers or debit terms and conditions of your New York Child Support Debit Card and you are not who receives payments from the Agency. No joint ownership of an Account is another deposit account with us.

Deposits to Your Account and Funds Availability.

By using or allowing another to use your New York Child Support Debit Card (“Card”), Use of Your Card and Types of Transactions.

Online Funds Transfers. Your Card can be used to send funds from your Account to a recipient in the U.S. who is also a customer of Bank of America in accordance with the procedure and schedule for fees which may apply to ATM transactions. Schedule for fees which may apply to ATM transactions.

Lost or Stolen Card or PIN, or if You Believe that Someone Else May Use

Your Account is not transferable to any other

to another account or for any other purpose. The Agency may

Whoever provides funds to you via direct deposit has been made.

NYC Account and we are not liable to you if you engage in an illegal transaction.

If you request

Prompt Review of Account Information.

You must tell the Bank of America New York Child Support Debit Card Customer Service Center, we will extend our liability for unauthorized transactions to you to the face amount of any unauthorized card

NOTE: These liability rules are established by Regulation E. Our “zero liability” rule does not apply to ATM transactions first made on an out-of-state Cirrus or Mastercard ATM or any other ATM that is not a Bank of America ATM. If you do not receive a monthly Account statement and do not tell us within 60

You understand and agree that the information provided to you by email or text will be used for the same purposes described above and in accordance with the terms of our Privacy Policy. We may use the information we obtain about the transactions that may affect your balance after daily processing.

Unauthorized Transactions. If we suspect irregular, unauthorized, or unlawful

Your Card bears the Master card® symbol on the front face. Your

A Category 1P transaction is limited to no more than $1,000 in total amounts per transaction and totaling no more than $2,000 per calendar month. A Category 2P transaction is limited to no more than $1,000 in total amounts per transaction and totaling no more than $5,000 per calendar month. A Category 3P transaction is limited to no more than $1,000 in total amounts per transaction and totaling no more than

Circumstances and Reduced Monthly Account Statement by Mail

To use or allow another to use your New York Child Support Debit Card you must notify the Bank of America New York Child Support Debit Card Customer Service Center immediately. If you do not, you could lose as

Transactions Services. If you enroll in our Card or PIN

Payments of Fees by You.

You must tell us within business days after you learn of the theft or loss of your Card or PIN. You must also call us to report the theft or loss of your Card or PIN. If you request

Circumstances

5. Unauthorized Funds Transfers.

A “Category 1P” transaction is limited to no more than $1,000 in total amounts per transaction and totaling no more than $2,000 per calendar month. “Category 2P” transactions are limited to no more than $1,000 in total amounts per transaction and totaling no more than $5,000 per calendar month. “Category 3P” transactions are limited to no more than $1,000 in total amounts per transaction and totaling no more than $10,000 per calendar month. “Category 4P” transactions are limited to no more than $1,000 in total amounts per transaction and totaling no more than $15,000 per calendar month.

If you do not receive a monthly Account statement and do not tell us within 60

You understand and agree that the information provided to you by email or text will be used for the same purposes described above and in accordance with the terms of our Privacy Policy. We may use the information we obtain about the transactions

Transactions Services. If you enroll in our Card or PIN

Payments of Fees by You.

You must tell us within business days after you learn of the theft or loss of your Card or PIN. You must also call us to report the theft or loss of your Card or PIN. If you request

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A “Category 1P” transaction is limited to no more than $1,000 in total amounts per transaction and totaling no more than $2,000 per calendar month. “Category 2P” transactions are limited to no more than $1,000 in total amounts per transaction and totaling no more than $5,000 per calendar month. “Category 3P” transactions are limited to no more than $1,000 in total amounts per transaction and totaling no more than $10,000 per calendar month. “Category 4P” transactions are limited to no more than $1,000 in total amounts per transaction and totaling no more than $15,000 per calendar month.

If you do not receive a monthly Account statement and do not tell us within 60
Cardholders Who Do Not Receive Monthly Account Statements. If we do not complete a transfer to or from your Account on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. Please see Paragraph 12, “Right to Stop Payment and Procedure for Doing So.”

Our Failure to Complete a Transaction. If the ATM or POS terminal was not working properly and you knew about the problem before you left the terminal, we will not be liable.

If, through no fault of ours, you do not have enough money in your Account to make a transaction, we will not be liable. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. However, we will not be liable for losses if the accidental transfer is not a result of your negligence or was not the fault of the payee or the payee’s agent.

We may record or monitor telephone calls between you and us. We need not inform you before we do so; however, this does not affect your rights under federal law. If you call to object to recording, we will stop recording your calls if possible. We may record or monitor telephone calls for our training and quality assurance programs, as permitted by federal law.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. The time we need to complete our investigation will depend on the type of error. We will tell you what we find within 10 business days after completing our investigation. If we decide to keep your Account open and you think there is an error on your Account, you must tell us within 30 days after the statement date. If you do not tell us within 30 days after the statement date, you may lose your right to do so for an error that was not reported within that 30-day period. We will provide you with the name and address of the person to contact if you discover your error.

We will credit any amount you think is improper within 10 business days for the amount you think is in error, so that you will have the use of the money during the time we are investigating. If we decide that there was no error, we will send you a written explanation. You may ask for copies of documents that were used in our investigation. If we decide that there was an error, we will also tell you what we are doing about the error.

We will not be liable, for instance:

- If we do not complete a transfer to or from your Account on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. Please see Paragraph 12, “Right to Stop Payment and Procedure for Doing So.”

- If, through no fault of ours, you do not have enough money in your Account to make a transaction, we will not be liable. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. However, we will not be liable for losses if the accidental transfer is not a result of your negligence or was not the fault of the payee or the payee’s agent.

- We may record or monitor telephone calls between you and us. We need not inform you before we do so; however, this does not affect your rights under federal law. If you call to object to recording, we will stop recording your calls if possible. We may record or monitor telephone calls for our training and quality assurance programs, as permitted by federal law.

- We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. The time we need to complete our investigation will depend on the type of error. We will tell you what we find within 10 business days after completing our investigation. If we decide to keep your Account open and you think there is an error on your Account, you must tell us within 30 days after the statement date. If you do not tell us within 30 days after the statement date, you may lose your right to do so for an error that was not reported within that 30-day period. We will provide you with the name and address of the person to contact if you discover your error.

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