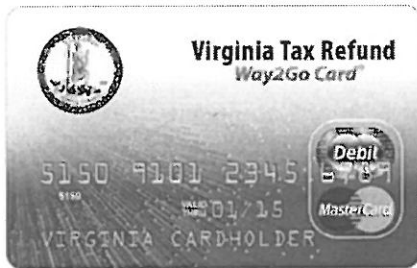


Virginia State Tax Refund

Do Not Discard!



This is Your Virginia Tax Refund Debit Card

- **Why are you receiving this debit card?** The 2012-2014 Appropriations Act requires the Department of Taxation to offer only two options – direct deposit or prepaid debit card – for receiving individual income tax refunds. You are receiving a prepaid debit card because you did not request direct deposit.
- Your **Virginia Tax Refund Debit Card** is a secure, paperless, convenient way to receive your state income tax refund.
- Use this debit card to make purchases and receive cash.
- Debit cards lower the risk of fraud, compared to paper checks, and you avoid check-cashing fees.
- There are many ways to get your money for FREE (see below), but there may be fees for some transactions. **Check the fee schedule on the back of this page.**
- **Get Started:** Activate your refund debit card following the instructions below. Once your Card is activated, your refund amount is confirmed and your funds are available.

You must activate your Card before using it by creating your Personal Identification Number (PIN). See "Activation Steps Below".



Do Not Throw This Card Away!

Joint Accounts: If you received two debit cards on the center panel below, you filed a joint income tax return. Your tax refund has been deposited to a single Card account and both Cards have access to the funds from this one account. You may activate both Cards or only one Card to access your funds.

Important ATM Safety Tips

- Have your Card out and ready to use as you approach the ATM.
- Be aware of your surroundings. If you observe or sense suspicious persons or circumstances, do not use the ATM at that time.
- Exercise extra caution at night. Whenever possible, bring a friend.
- Always take your receipts or transaction records with you.

Activation Steps

Call toll-free 1-855-409-0580 OR visit www.GoProgram.com to activate your debit card and create your PIN:

1. Enter your debit card number.
2. Enter your nine-digit Social Security Number.
3. Enter your date of birth (MM/DD/YYYY).
4. Create your four-digit PIN.
5. Sign your name in ink on the back of the card.
6. By activating your debit card, you are agreeing with the Terms of Use enclosed.

After activating your debit card, you will be provided with the refund amount loaded on your card.

Use Your Refund Debit Card for FREE

- **1 FREE** withdrawal at any MasterCard® member bank or credit union
- **1 FREE** withdrawal per month from any MoneyPass® ATM
- **1 FREE** transfer of funds from the debit card to your bank or credit union
- **FREE** unlimited online purchases and online bill pay
- **FREE** unlimited use of your Card to make purchases at any U.S. retailer
- **FREE** cash back at point of sale
- **FREE** unlimited email, phone, or text for low-balance alerts
- **FREE** unlimited online account access to check your balance and view transaction history

You may be charged fees for other transactions and services. Review the fee schedule on the back of this page.



The Debit MasterCard Way2Go Card® is issued by Comerica Bank pursuant to a license from MasterCard International Incorporated. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

IMPORTANT:

- The PIN you create secures your Card from anyone else using it. Keep your PIN confidential. Never write it down anywhere, especially on your Card.
- If you decide to cash out your Card, you must know your Card balance.
- If the refund amount is not what you expected, you should receive a letter explaining any adjustments made to the amount you claimed on your Virginia income tax return. If you do not receive an explanation within 10 days of receiving your debit card, please call the Department of Taxation at (804) 367-8031.
- Use your Card at least once every six months to avoid a monthly inactivity fee.

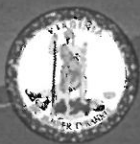
Need Assistance? Questions about your debit card, including lost Cards and forgotten PINs?



Call 1-855-409-0580 24 hours a day
or visit www.GoProgram.com

Questions about your tax refund?

Call the Virginia Department of Taxation at
(804) 367-8031 or visit www.tax.virginia.gov



Virginia State Tax Refund

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For Spanish translation, this document and the Terms of Use are provided in Spanish at:
www.GoProgram.com or
www.tax.virginia.gov

Virginia Tax Refund Frequently Asked Questions

Visit www.tax.virginia.gov for a complete list of FAQs and Service Fees.

- **Why is Virginia no longer issuing tax refund checks?**
The Commonwealth of Virginia issued more than 1.2 million income tax refund checks for Taxable Year 2011. Using prepaid debit cards instead of checks saves the state money in printing and mailing costs. Xerox State & Local Solutions, Inc. administers the tax refund debit card program at no cost to the Commonwealth.
- **Is the Virginia Tax Refund Debit Card safe and secure?**
Yes. The refund debit card is more secure than a check and keeps your refund amount private. The refund debit card cannot be used until it is activated using confidential information that only you should know. You will create a personal identification number (PIN) as part of the activation process. Your account is protected by your PIN and is FDIC-insured.
- **What happens if my debit card is lost or stolen?**
You can get a replacement Virginia Tax Refund Debit Card by calling the Go Program® toll-free at 1-855-409-0580. There is a \$5.00 replacement fee if the Card was activated.
- **Will I receive another debit card for my Virginia tax refund next year, or will this Card be reloaded?**
You will receive a new debit card for your tax refund each year, unless you choose to have future refunds deposited directly into your bank account.
- **How do I find an in-network MoneyPass® ATM or a MasterCard® bank?**
Go to www.MoneyPass.com to locate in-network ATMs. To find a MasterCard® bank, look for the MasterCard® logo at the teller window. You can also visit the Department of Taxation's website at www.tax.virginia.gov/debitcard for links to locate MoneyPass® ATMs and MasterCard® banks and credit unions.
- **Is my personal information protected?**
Yes. The service provider for debit card services maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your confidential personal information. It is important that you review the Comerica Debit MasterCard® Terms of Use included in this mailing.

FEE SCHEDULE for VIRGINIA TAX REFUND DEBIT CARD

| SERVICE | FEE |
|--|--|
| Account Access to GoProgram® Website to Activate Card, Check Balance, View Transaction History | UNLIMITED FREE |
| Online Purchases and Online Bill Pay | UNLIMITED FREE |
| U.S. Point-of-Sale Transactions (PIN-Based and Signature-Based) | UNLIMITED FREE |
| Point-of-Sale Denial | UNLIMITED FREE |
| Low-Balance Alerts* | UNLIMITED FREE |
| Cash Back at Point of Sale | UNLIMITED FREE |
| Bank Teller Cash Withdrawal | 1 FREE at any MasterCard® Member Bank or Credit Union in the U.S.; \$2.00 thereafter |
| Transfer Funds (by Phone or Web) to another U.S. Bank or Credit Union | 1 FREE; \$2.00 per transfer thereafter |
| Balance Inquiry at MoneyPass® ATMs in the U.S. | 1 FREE; \$0.35 thereafter |
| Cash Withdrawal at MoneyPass® ATMs in the U.S. | 1 FREE each calendar month; \$2.50 thereafter |
| Balance Inquiry at ATMs other than MoneyPass® ATMs | \$0.50 per inquiry |
| Cash Withdrawal at ATMs other than MoneyPass® ATMs * | \$2.50 per withdrawal |
| ATM Denial for Insufficient Funds | \$0.50 per denial |
| International ATM Withdrawal * | \$2.50 per withdrawal, plus 2% of withdrawal amount |
| International Point-of-Sale Transaction | 2% of transaction amount |
| Cardholder Calls to Go Program® Customer Service | 2 FREE per month; \$2.00 thereafter |
| Cardholder Calls to Go Program® Interactive Voice Response Line | 2 FREE per month; \$1.00 thereafter |
| Card Replacement (After Card Is Activated) – Express Delivery (Two Business Days) | \$5.00 each replacement \$18.00 each expedited delivery |
| Mailed Account Statement | \$2.50 for each occurrence |
| Instant Mobile Balance Alert* | \$0.10 per alert |
| Card Account Inactivity Fee | \$3.00 each month, after six (6) consecutive months of inactivity |

* You may be charged: 1) fees by your cellular phone carrier for text messages, depending on your service plan, and 2) a surcharge imposed by certain ATM owners for the use of their ATMs.

Helpful Hints When Using Your Virginia Tax Refund Debit Card



Convenient Shopping – Present Your Card

There is never a fee to use your Card at U.S. point-of-sale merchant locations for signature or PIN transactions.



Avoid Cash Withdrawal Fees

At certain merchant locations, you can elect to receive cash back with your purchase and no withdrawal fees will be imposed.



Use Your Card at Gas Stations

To avoid a hold being placed on your funds, go inside the gas station and prepay for the exact amount of gas to be purchased. Paying at the pump may result in a pre-authorized amount (\$50 to \$75 per transaction) being held until the final transaction is processed.



Pay Your Bills Online/Convenient Online Shopping

Visit your biller's website to pay your bill with your Virginia Way2Go Card®. Use your Card to make online purchases.



Avoid ATM Surcharge Fees

Use MoneyPass® ATM locations to avoid paying the convenience/surcharge fee of out-of-network ATMs.



Available Customer Service

If you need help, the debit card call center at 1-855-409-0580 is available 24 hours a day, 7 days a week, 365 days a year.