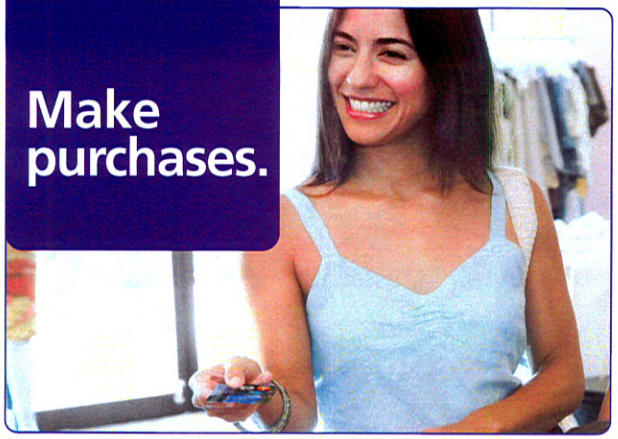
Make purchases.



Why carry some of your money some of the time when you can safely keep it all on your Card and make purchases whenever you want? You can use your Card at many of your favorite retailers to conveniently buy groceries, clothing, and other essentials.

Debit MasterCard is welcome at millions of locations and there's never a fee to use it in stores. And when you use your Card, you won't have to worry about counting the money you give or get back in change.

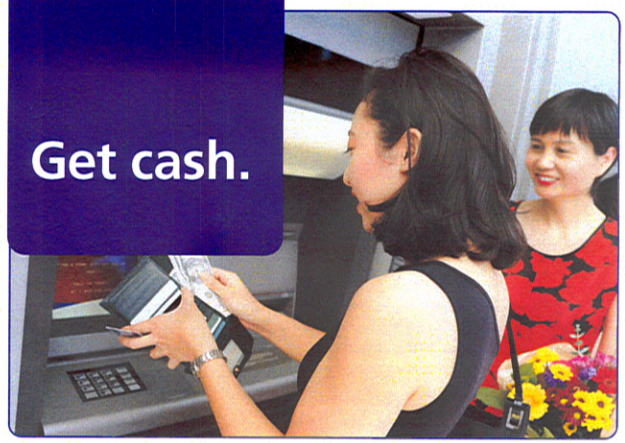
Ask your tax preparer to choose the free New York State Prepaid Refund Debit Card for your refund.

Pay bills.

Save time and money when you use your Card to pay bills by phone or online. There's no need to purchase a money order and wonder if your payment has been received or get cash and travel to a location to pay in person.

Whenever you have a bill to pay, just ask if you can use your Debit MasterCard. The Card is accepted by many utilities, insurance companies, landlords and other businesses. There's no easier ... or faster ... way to pay.

Get cash.



You can also get cash:

- When you use your Card to make purchases at retailers that accept MasterCard.
- From a teller at any MasterCard member bank location.

Both services are convenient ... and fee-free.

Safe. Easy. Convenient. Economical.

MasterCard Bank of America New York State Department of Taxation and Finance

Fee Schedule

PURCHASE	
Purchase at merchants that accept Debit MasterCard including Online, Phone, Mail, Bill Payment	No Fee

ATM TRANSACTIONS*	
Bank of America or Allpoint ATM Withdrawal (in the U.S.)	No Fee
ATM Balance Inquiries or Declined Transactions (all ATMs)	No Fee
Non-Bank of America or Non-Allpoint ATM Withdrawal (in the U.S.)	$1.00 per transaction*
ATM Withdrawal (all ATMs outside the U.S.)	$1.00 per transaction*

OTHER SERVICE FEES	
Online, Automated, Live, or International Customer Service Inquiry	No Fee
Online Funds Transfer	No Fee
Card Replacement	No Fee
Cash Back with Purchases	No Fee
Cash from a Bank Teller	No Fee for first withdrawal, $1.00 thereafter
Card Replacement by Express Delivery	$10.00 per request
International Transaction Fee	2% of U.S. dollar amount

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions; however, you will not be charged any additional convenience or surcharge fees at Bank of America or Allpoint ATMs which will prominently display the Bank of America or Allpoint name and logo.

It's secure.

If your Card is ever lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in your New York State Department of Taxation and Finance Prepaid Refund Card Deposit Agreement.

It's cost efficient.

Your Card comes with a host of free services. From no-fee withdrawals at Bank of America and Allpoint ATMs to free telephone and Web account balance inquiries. One look at the Fee Schedule and you'll see just why this Card is so cost efficient.

It's easy to use.

With so many places and ways to use your Card, you'll find that there is no better way to keep or spend your money. And using your Card is so easy, whether in a store, on the phone or online.

This card is issued by Bank of America, N.A., pursuant to a license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Bank of America, N.A. Member FDIC.
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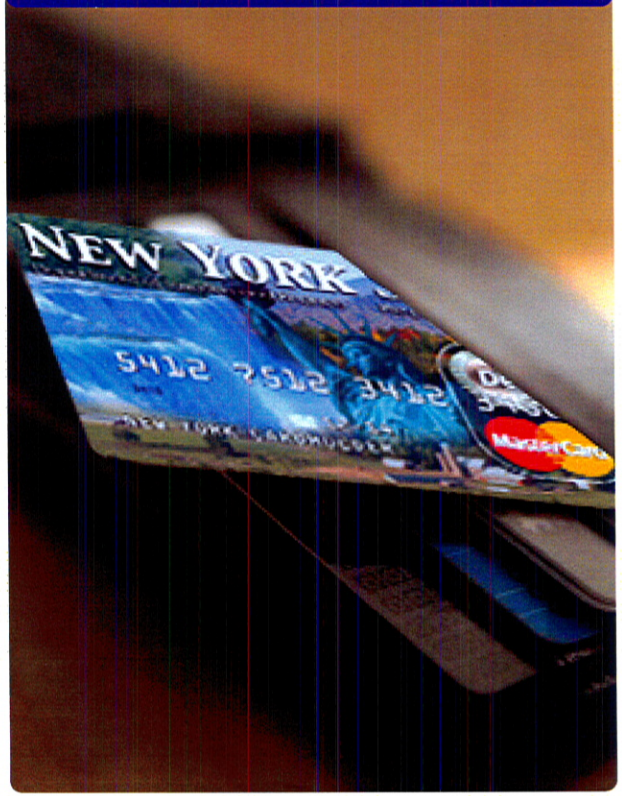
DTF-440

MasterCard Bank of America New York State Department of Taxation and Finance

Getting a New York Tax refund and don't have a bank account?

No problem.
Put your refund here.

The New York State Prepaid Refund Debit Card



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