



# Simplify your life with a Spectrum Card Visa.

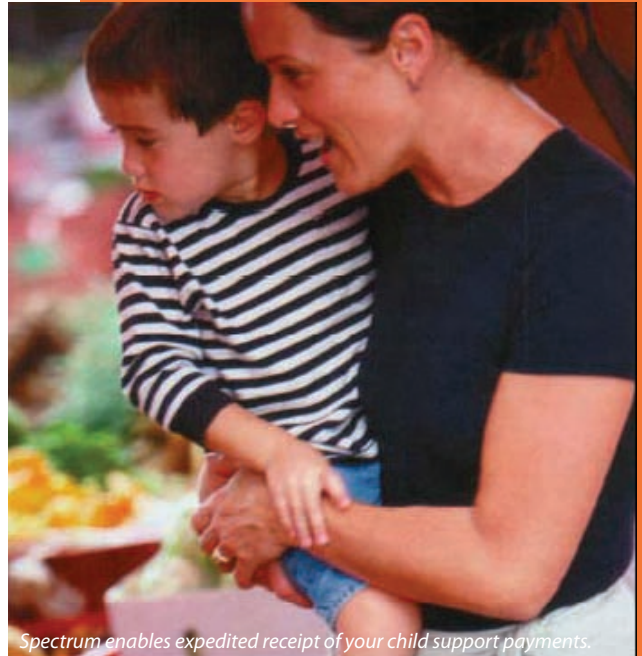
**Spectrum Card, shop where you want.  
Get cash when you need it.**

Your Spectrum Card is accepted at millions of locations and gives you access to cash at over 945,000 ATMs.

You'll even receive a monthly statement to help you keep track of your expenses. You can also access your account information 24 hours a day online, at any ATM displaying the Visa logo, or through customer service.

Use the Spectrum Card Visa at:

- Children's Stores    Gas Stations    Grocery Stores
- Child Care Centers    Restaurants    Medical Offices
- Dental Offices    Pharmacies    Retail Stores
- Travel Agencies    Online Stores    Mail Order Catalogs



*Spectrum enables expedited receipt of your child support payments.*

**You automatically qualify. No credit check required.** Simply follow these steps to receive your Spectrum Card:

1. **Complete the attached enrollment certificate.** Sign and date the certificate and then mail it to:  
ACDD, PO Box 4960, Montgomery, AL 36103-4960. You may also fax your completed form to 334-954-5181.
2. **Watch the mail.** Your card should arrive in a plain white envelope in about seven days. Activate your card by calling the toll-free number on the sticker on front of the card.
3. **Start using your card.** Child support payments will be loaded automatically to your new card.

For more information, call the Alabama Central Disbursement Division at 877-774-9513.

**Spectrum card gives you  
the power of your own Visa.**

**Order your Spectrum card  
today! No approval required!  
Simply enroll by completing  
this certificate.**

## Spectrum Card Enrollment Certificate

Name (please print) \_\_\_\_\_  
First Middle Initial Last

Mailing Address \_\_\_\_\_ Apt# \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone (\_\_\_\_\_) \_\_\_\_\_ Daytime Phone (\_\_\_\_\_) \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Social Security Number (Required) \_\_\_\_--\_\_\_\_--\_\_\_\_ Your Mother's Maiden Name (Required) \_\_\_\_\_

Email Address \_\_\_\_\_

Please provide your case number as listed on your check stub (Required) \_\_\_\_\_  
County Prefix Year Eight digits including point number

By signing the form, I authorize the Alabama Central Disbursement Division (State Agency) to share with Regions Bank (Bank) all of the information I provide on this application. The State Agency will share this information with the Bank for the purpose of establishing a Spectrum Card Visa for me at the Bank and to process my child support payments to the Bank. I authorize the State Agency to deposit my child support payments to this card. This action cancels and replaces any direct deposit agreement I currently have in place with the State Agency. Upon authorization of my account with the Bank, I agree to be bound by the Cardholder Agreement that I will receive with my card.

Signature (Required) \_\_\_\_\_ Date (Required) \_\_\_\_\_

## Fees

### Free of Charge Monthly Transactions:

For each calendar month in which funds are loaded to your Card, you may perform the following transactions free of any charges or fees:

- One ATM withdrawal from a Regions Bank ATM.
- Perform a balance inquiry at a Regions Bank ATM.
- Perform four (4) calls to the Voice Response Unit (VRU)
- Perform two (2) calls to the Voice Response Unit and speak to an agent.
- Make a purchase or receive cash back from a merchant.
- Access your account information via [www.consumercardaccess.com/spectrum](http://www.consumercardaccess.com/spectrum)
- Make a transaction using your signature at a Merchant's POS terminal.

### Associated Monthly Fees (if applicable based on transaction):

- **ATM Withdrawals** - \$2.00 for ATM withdrawals following the first ATM withdrawal.
- **Additional ATM Withdrawals** - An additional ATM convenience fee may be charged by other banks for the first and subsequent ATM withdrawals or a balance inquiry.
- **Cash Advance at branch** - \$5.00 for a withdrawal made at a Regions branch.
- **Overdrawn Balance** - \$15.00 per transaction for when there are insufficient funds on your Card to pay the total amount of all authorized transactions and all applicable fees and other charges.
- **Replacement Card** - \$5.00 fee is charged if your card needs to be reissued.
- **Overnight Card Delivery** - \$25.00 to have a replacement card delivered overnight.
- **PIN Change** - \$0.75 for each time you change your PIN.
- **VRU Calls** - A fee of \$1.00 per VRU call is charged for every call after the four free per statement cycle.
- **Live Agent Assistance** - \$2.50 per call when speaking to a live agent after your two free.
- **Annual Fee** - \$5 annual fee assessed when you enroll and on your anniversary date thereafter.
- **Inactive Card** - \$2.50 monthly inactivity fee if your card is inactive for 90 days.

You may not use the free withdrawals provided in one month during any later month. Because of the limitations imposed by some ATMs, you may not be able to withdraw all of the funds on your Card in your initial free withdrawal. If you want to withdraw all of your funds at one time, you should make a withdrawal at a bank or bank branch displaying the Visa logo. If you use a non-Regions ATM Terminal or a Shared Network POS Terminal to receive cash or to make an inquiry, the owner or operator of that Terminal may charge you a separate fee, in addition to any fees charged under these Terms and Conditions, and even if the Bank has agreed not to charge fees for that transaction. You may also be charged fees by other third parties for use of your Card, such as (i) stores and merchants for POS transactions, and (ii) other banks and financial institutions for cash withdrawals at their branches.