

Congress of the United States
Washington, DC 20515

June 25, 2020

Secretary Steven Mnuchin
US Treasury Department
1500 Pennsylvania Ave NW
Washington, DC 20220

Dear Secretary Mnuchin,

We are writing to bring your attention to concerns expressed by many recipients of the Economic Impact Payments (EIP), in the form of prepaid debit cards.

While most EIP recipients have received their payments through direct deposit, the IRS announced on May 27, 2020 that they would issue nearly 4 million payments in the form of debit cards instead of paper checks. The Bureau of Fiscal Service, part of the Treasury Department, is determining which individuals receive debit cards without providing any eligibility guidance or explanation. This has raised serious concerns about the ability for many Americans to seamlessly access this critical relief created by Congress to help the American public during this time of great uncertainty and desperation.

Below are some of the concerns we have heard from constituents:

- Many eligible individuals are still waiting to receive their EIPs and are unclear on when those funds will be provided to them.
- The EIP prepaid debit cards are being sent in plain white envelopes, which can easily be mistaken for unsolicited mail and thrown away.
- Multiple fees are related to using these prepaid debit cards including:
 - \$5 for each additional transaction after the first withdrawal
 - \$2 for out-of-network ATM withdrawals after the first withdrawal.
- Activation for cards are asking for unusual information such as six digits of their Social Security Number.
- EIP card providers have a \$1,000/day ATM withdrawal limit, requiring recipients to make multiple trips to access all of their funds. Some banks also have lower daily withdrawal limits.
- The cards require you to go to a website or download an app to transfer funds to your personal account, making it harder for people without reliable internet access.

We urge you to address these concerns so that struggling Americans can easily access the money they were promised and desperately need.

Sincerely,



LOIS FRANKEL
Member of Congress



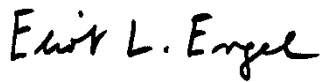
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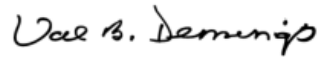
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Member of Congress

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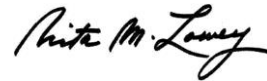
ANDRÉ CARSON
Member of Congress



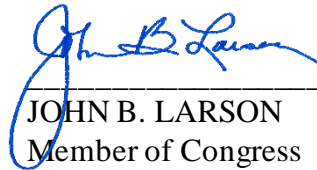
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