EXHIBIT A

PREPAID
PO BOX 15295
HISTORIC NEW CASTLE, DE 19850

<Client Name>
<Client Address>
<City, State Zip>

<Month, DD, YYYY> Account Number Ending in: <XXXX>

[NAME], your Bank of America prepaid debit card account has been closed. Please call us so we can return the money in the account to you.

Here's what you need to know

We previously issued you a prepaid debit card ("card") on behalf of the California Employment Development Department (EDD) for unemployment, disability, and Paid Family Leave benefits. As of **February 15, 2024**, Bank of America is no longer providing prepaid debit card services for the EDD. As a result of this change, your card account has been closed.

Here's what you need to do

As of the date of this letter, there is an available balance on your account. To request the remaining funds in your account, please contact our Service Center at the number below so that we can authenticate your identity, confirm your address, and mail a check to you. If you would like us to help you cash your check, you can go to a Bank of America financial center where you can cash your check and the check cashing fee will be waived.

If you do not contact us to request a check for your remaining balance, the funds in your account will be turned over to the appropriate state unclaimed property agency after a period of time defined by that state's law. After we turn over the funds to the state, we will have no further liability to you for the funds, and you would have to apply to that state's agency to reclaim your funds.

Download your account statements if you wish to review your transaction history. Access to the cardholder website will be terminated 12 months after your card is closed and you will be unable to use the website to obtain your account statements or transaction histories. After that time, you may contact our Service Center to obtain a copy of your transaction history.

If you have a change of address, contact our Service Center at 866.692.9374, 866.656.5913 (TTY), or 423.262.1650 (collect, when calling outside the U.S.) to have your address updated on your Bank of America account.

Receiving benefits after February 15, 2024

If you are continuing to receive benefit payments, the EDD has informed us that you may receive a new prepaid debit card from Money Network. For more on receiving benefit payments, visit **edd.ca.gov/DebitCard**.

We're here to help

To request a check for your remaining balance or if you have any questions, please call us at 866.692.9374, 866.656.5913 (TTY), or 423.262.1650 (collect, when calling outside the U.S.). Representatives are available 24 hours a day, 7 days a week and can assist in multiple languages.

BANK OF AMERICA, N.A. Member FDIC

EXHIBIT B

BANK OF AMERICA

PREPAID
P.O. Box 15295
HISTORIC NEW CASTLE, DE 19850

Important Information

<Client Name>
<Client Address>
<City, State Zip>

Account ending in
[9999]

Date
<Month XX, YYYY>

After April 15, 2024, your Bank of America Prepaid Debit Card will be deactivated, and you will no longer be able to use it.

This notice is provided to you as the named account holder for a prepaid debit card ("card") issued by Bank of America, N.A. ("we" or "us") on behalf of the California Employment Development Department (EDD) for unemployment, disability, and Paid Family Leave benefits. This notice explains what is happening and how you can continue to access any remaining funds in your prepaid debit card account.

Here's what you need to know

- As of **February 15, 2024**, the EDD began using a different prepaid debit card provider to distribute unemployment, disability, and Paid Family Leave benefit payments. This change means that your Bank of America prepaid debit card is no longer receiving new benefit payments.
- **March 31, 2024,** will be the last date we will issue you a replacement card. If your card is lost or stolen, or if it is expired or scheduled to expire after this date, please contact us to discuss how you may obtain any remaining balance in your account.
- **April 15, 2024,** will be the last date you are able to use your card as you normally do. After this date your card will be deactivated and your account closed. You will then have additional time, through April 30, 2024, to transfer any remaining funds in your account to a checking or savings account of your choice. You can transfer funds online at **bankofamerica.com/eddcard.**
- After **April 30, 2024,** you may retrieve any funds that remain in your card account by contacting our Service Center to request a check.

Here's what you need to do

- If you have any recurring bill payments set up on your card, remember to change to another form of payment by **April 15, 2024.**
- Spend the entire balance remaining on your card by **April 15, 2024,** or transfer the balance remaining from the card to a checking or savings account by **April 30, 2024**. **Did you know?** Most merchants will allow you to spend down the entire balance on your card at the point-of-sale by performing a "split transaction."

For more information, please see the enclosed Frequently Asked Questions.

We're here to help

Our Service Center can be reached at 866.692.9374, 866.656.5913 (TTY), or 423.262.1650 (collect, when calling outside the U.S.). Representatives are available 24 hours a day, 7 days a week and can assist in multiple languages. You should not contact the EDD with questions relating to this notice.

Receiving benefits after February 15, 2024

For more on receiving EDD benefit payments, visit edd.ca.gov/DebitCard.

BANK OF AMERICA, N.A. Member FDIC

Frequently Asked Questions

What if my Bank of America card does not work?

If you are having problems using your card, you should contact us at 866.692.9374. If your card has been blocked, you will be asked to authenticate your identity on the phone or at a Bank of America Financial Center. If your card is unblocked, you will be able to use your card as you normally do through **April 15, 2024,** after which you will have additional time, up until April 30, 2024, to transfer any remaining funds to a checking or savings account. If your card remains blocked after April 30, 2024, you may still contact us to authenticate your identity and obtain any remaining funds by check.

What if my card is lost, stolen, or expired?

If your Bank of America card is lost or stolen, contact us immediately. If your card is lost, stolen, expired, or scheduled to expire **before March 31, 2024**, we will issue you a replacement card. **After March 31, 2024**, we will no longer issue a replacement card; however, we will assist you in obtaining any remaining balance on your card.

What if I haven't activated my card?

You may still activate your card and use your card through **April 15, 2024**. Activation can be performed online, through our automated phone system, or by contacting our Service Center. If you activate now, you will only have a limited period of time to use the card, as explained on the reverse side of this notice.

If you do not activate your card by **April 15, 2024**, you will not be able to use it. After your card is deactivated and your account is closed, you will have to contact our Service Center to obtain any remaining funds. If you would like us to help you cash your check, you can go to a Bank of America Financial Center where you can cash your check and the check cashing fee will be waived.

How do I transfer funds to a checking or savings account of my choice?

To transfer funds, log in to the Bank of America cardholder website at **bankofamerica.com/eddcard** and select the "Transfer Funds" option. You may also contact our Service Center for assistance.

How long will I have access to the cardholder website?

Download your account statements if you wish to review your transaction history. Access to the cardholder website will be terminated 12 months after your card is closed and you will be unable to use the website to obtain your account statements or transaction histories. After that time, you may contact our Service Center to obtain a copy of your transaction history.

What happens if I don't use or retrieve my entire card account balance?

If you do not use or retrieve all of the funds in your card account, any remaining unclaimed balance will be reported and remitted as unclaimed property. The unclaimed balance on your card will be sent to the appropriate state, as required by state law, after a period of time defined by that state's law. After we turn over the funds to the state, we will have no further liability to you for the funds, and you would have to apply to that state's agency to reclaim your funds. In the event that your funds are returned to the EDD, you would need to contact them for any further assistance. You may contact our Service Center for more information.

When should I contact the EDD?

If you are continuing to receive benefit payments, the EDD has informed us that you will receive a new prepaid debit card from Money Network. For more on receiving EDD benefit payments on or after February 15, 2024, visit **edd.ca.gov/DebitCard**.

What should I do if I have a change of address?

If you have a change of address, contact our Service Center at 866.692.9374, 866.656.5913 (TTY), or 423.262.1650 (collect, when calling outside the U.S.) to have your address updated on your Bank of America account.