

Your Payments, Your Way

Enroll in the LACERA Way2Go Prepaid Mastercard for ultimate convenience and ease of use today!

How to Connect With Us

If you have questions about the Way2Go card, your LACERA benefits, or need any other assistance, we are always here to help.

- **Call us** at 800-786-6464 between 7:00 a.m. and 5:30 p.m., (Pacific Time), Monday through Friday, except holidays.
- **Log in to My LACERA** to send us secure messages.
- **Schedule an appointment** (in-person or virtual) by visiting lacera.gov and clicking on "Appointment Reservations."
- **Email us** at welcome@lacera.gov with general questions.

Not signed up for My LACERA? Visit lacera.gov and click the **green** button at the top right of any page to register.

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LACERA
Los Angeles County Employees Retirement Association

Way2Go Prepaid Mastercard



★
Accessible

★
Convenient

★
Secure

LACERA offers a prepaid debit card payment option to members—the LACERA Way2Go Prepaid Mastercard. The Way2Go card provides you with dependable, secure, and convenient access to your monthly retirement benefits.

NO BANK ACCOUNT REQUIRED!

Use your **Way2Go** card
for purchases, paying bills,
and accessing cash.

Easy, Dependable Monthly Payments

When you sign up for the LACERA Way2Go Prepaid Mastercard,¹ your benefit payments are automatically loaded to your card on the last business day of every month. There are several advantages to the Way2Go card:



Accessibility: You are not required to have a bank account, and your money is available wherever you go, since you can get cash back at merchants or make ATM withdrawals.



Convenience: Your card can be used anywhere that accepts Mastercard, so you can use it for retail purchases, transit cards, gas, dining out, online shopping, bill pay, and much more.



Security: There's never a risk of your payment getting delayed, lost, or stolen.



No maintenance fees: There are no monthly or minimum balance fees for the Way2Go card, and withdrawals from in-network ATMs are free, which include: Comerica branches and Allpoint and MoneyPass ATMs, found at retailers, convenience stores, and banks nationwide.

Purchases



Pay Bills



Out-of-network ATM fees are low, at \$0.85 per transaction (or \$1.25 internationally). There are no per-transaction charges, but some merchants assess their own fees for card transactions. International transactions are subject to a 3% fee. See Fee Information for more details.



Easy to Manage: It's easy to check your card balance and track your spending at www.GoProgram.com. You can view your monthly automatic deposit receipts by logging into your My LACERA account.

¹The prepaid debit card is available for monthly retirement and survivor benefits only; supplemental disability, child support and one-time payments are not eligible. The prepaid debit card is offered through a special pilot program authorized by the California State Legislature. LACERA is authorized to pay benefits through the program concluding with the December 2027 payment and will seek a permanent extension if the program is successful.

Fee Information

Los Angeles County Employees Retirement Association Way2Go Card® issued by Comerica

You have the option to receive your benefit payment via the prepaid debit card, direct deposit or check. If interested in the LACERA prepaid debit card, please contact LACERA for more information.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0.00	\$0.00	\$0.00 (in-network) \$0.85 (out-of-network)	N/A
ATM balance inquiry (in-network or out-of-network)			
Customer service (automated or live agent)			
Inactivity (after 12 months of inactivity)			
We charge 3 other types of fees. They are listed below.			
Card replacement fee (regular or expedited delivery)			
International ATM withdrawal fee (out-of-network)			
International transaction fee			

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the Cardholder Agreement or by logging in at www.GoProgram.com

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HOW TO SIGN UP FOR THE WAY2GO CARD



It's easy to enroll! Choose from one of these three options:

1 Recommended—it's fast and easy!
Sign up online. Log in to your My LACERA account and choose the prepaid debit card payment option from the dashboard.

OR

2 Complete the attached application and submit via **one** of the following:

- ★ **Upload** to My LACERA by logging in and selecting uploads from the blue navigation bar.
- ★ **Fax** to LACERA at 626-564-6155.
- ★ **Mail** to LACERA at PO Box 7060, Pasadena, CA 91109-7060.
- ★ **Drop-off** in our secure onsite dropbox, right outside our Member Service Center at 300 N. Lake Ave. in Pasadena, available 24/7. *Please note, we do not offer drop-off service in our MSC. You must have an appointment to visit.*

OR

3 Call 800-786-6464 to speak with a LACERA retirement benefits specialist.

LACERA will notify you when we have received your authorization or application. When you have been successfully enrolled, your new LACERA Way2Go card will be mailed to your address on file.

Automatic Deposit Receipts

Each month LACERA will mail you an automatic deposit receipt (ADR), indicating the amount deposited onto your Way2Go card, along with any deductions. The ADR will serve as your check stub. Your ADRs are also accessible via your

My LACERA account. The card provider provides a separate deposit and spending summary, available by registering for your account at www.GoProgram.com.

Transitioning to the Prepaid Debit Card

If you are currently receiving benefit payments via another method and want to change to the Way2Go card, here's the transition timeline.

- **If you enroll by the 15th** of the month (or the last prior business day if the 15th falls on a weekend or holiday), your payments will start to your Way2Go card at the end of the same month.
- **If you enroll after the 15th** of the month, your retirement allowance will be made via your existing payment method for that month. Your first Way2Go card payment will begin the following month. If you are moving from direct deposit to the Way2Go card and have already closed your bank account for receiving payments, please contact LACERA immediately at 800-786-6464 to avoid potential delays in your retirement allowance.

Special Notice Regarding Joint Accounts

If you want to add a joint account holder to your Way2Go card, you can do so at www.GoProgram.com. In the event of your death, your **joint account holder or family must notify LACERA** at 800-786-6464. Important: Payments sent after the member's month of death must be returned to LACERA.

Receiving More than One Payment

If you receive different forms of benefit payments from LACERA (such as a retirement benefit payment and a survivor benefit payment), all such payments will be paid to one Way2Go card. It is not possible to divide your payments between different prepaid debit card accounts.

Way2Go Enrollment Form

Please print your personal information below. All fields must be completed unless noted as optional. Please fill out carefully; **incomplete forms will delay your enrollment.**

Type of LACERA Allowance (check all that apply): ☐ Retiree ☐ Eligible Survivor ☐ Legal Split Payee

Payee Information

FIRST NAME:		MIDDLE INITIAL: (OPTIONAL)	LAST NAME:	
PHONE NUMBER:		DATE OF BIRTH (MM/DD/YY):		SOCIAL SECURITY NUMBER:
ADDRESS:		CITY:		STATE: ZIP CODE:

Important: The address provided above must match the mailing address that LACERA has on file for you.

Please note, LACERA strives to pay retirees in a timely manner. If the information provided is incorrect, delays in processing or unforeseen payment issues may occur. If this is the case, your retirement allowance may be paid by check. Mailed checks typically take 3-5 business days to receive. You will continue to be paid by your current method until your prepaid debit card is issued.

I certify under penalty of perjury that I am the legal LACERA payee referenced within this application. I hereby authorize LACERA to verify my ownership of, and to initiate retirement payments to the LACERA Way2Go Prepaid Mastercard, administered by Comerica. The financial institution is authorized to credit my prepaid debit card with my monthly retirement allowance payments until I terminate this authorization.

Payee Signature _____ Date _____

Conservator or Attorney-in-Fact Signature _____ Date _____

Conservator or Attorney-in-Fact Printed Name _____ Date _____



..... LACERA DATE STAMP
..... LACERA DATE STAMP
..... LACERA DATE STAMP