

From the Hotline

If you have any questions on this column or other policy and procedural material, please have your Hotline designee call the **Policy Hotline at 617-348-8478**.

- Q. 1.** My TAFDC client has an active bank account that he hasn't used in a few years. Is he required to have his grant deposited directly into this account?
- A. 1.** Yes, any TAFDC or EAEDC grantee with an active account is required to cooperate with the direct deposit process. Otherwise, the client is subject to sanctioning in accordance with 106 CMR 706.410 (D).
- Q. 2.** My TAFDC applicant said she owes money to her bank. If her grant is directly deposited into her bank account, she will lose hundreds of dollars because the bank will take her grant payment(s) to repay previous late and overdrawn fees assessed on her account. Are there any exemptions to the direct deposit rule?
- A. 2.** While there is no exemption for the client who owes money due to late and overdrawn fees, other exemptions may apply. The direct deposit requirement does not apply if the:
- bank is not accessible by public transportation within one mile of the client's home or within one mile of the client's bank.
 - grantee is disabled and can demonstrate an inability to meet the requirement due to lack of handicapped-accessible transportation services.
 - grantee is a victims of domestic violence and the co-holder of the bank account has a history of physical or emotional abuse, as detailed in 106 CMR 204.120(B)(3)(a) or 321.120 (B)(3)(a).
- Q. 3.** My TAFDC client does not meet the direct deposit exemption or exception qualifications. However, she told me that it will be difficult for her to maintain her bank's required minimum balance. Are there banks that have lower minimum requirements and fewer fees?
- A. 3.** Yes. Certain financial institutions offer terms consistent with the *Basic Banking for Massachusetts* guidelines. These guidelines were designed by the Massachusetts Community and Banking Council to offer low-income households certain banking services. Banks with saving accounts adhering to these guidelines agree to:
- Require no more than \$10 to open an account,
 - Charge no monthly fee on account balances of \$10 or more,
 - Charge a monthly fee of no more than \$1.00, and
 - Pay interest on all account balances of \$10 or more.

To learn more about *Basic Banking for Massachusetts* guidelines and to see the 2014 list of participating *Basic Banking for Massachusetts* banks, use the link below.

http://mcbc.info/basic_participating

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Q. 4. Are there other ways cash assistance clients can reduce or minimize their banking fees?

A. 4. Yes. Remind clients that:

- It costs \$.85 each time they make three or more EBT cash withdrawals in a month from an ATM;
- If they withdraw benefits from an ATM owned by Bank of America, Sovereign or Citizen's Bank, they will not pay a bank fee. (The \$.85 charge still applies if it is their third or more withdrawal in the month.);
- It is important to check recent fee notices before withdrawing from an ATM; and
- Many stores, including grocery and drug stores, allow cash back with your purchases, free of charge.

See Online Forms "**Save More of Your Cash Benefits!!**" for more details.

Q. 5. I understand that a preassembled Voter Registration packet must be handed to all clients at face-to-face applications, recertifications or reevaluations. Does this change how I have to complete the questions on the Voter Registration page on BEACON?

A. 5. No, the Voter Registration page will continue to be completed in accordance with existing procedures. Of, course for all face-to-face applications, recertifications or reevaluations the answers to questions 1 and 5 five will be Yes, as the preassembled Voter Registration packet must always be provided.

Q. 6. Do I need to hand a preassembled Voter Registration packet to clients when a client reports a change of address in person?

A. 6. The preassembled Voter Registration packet should be provided to clients being seen in-person to report an address change.

Diversity Quote

It is time for parents to teach young people early on that in diversity there is beauty and there is strength.

Maya Angelou