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April 10, 2020

Ms. Lauren Nunnally

Deputy Assistant Secretary for Appropriations Management, Office of Legislative Affairs
Department of the Treasury
1500 Pennsylvania Ave. NW
Washington, DC 20220

Dear Deputy Assistant Secretary Nunnally,

I write to you to respectfully request that Treasury, where available, allow the forthcoming economic impact payments to be disbursed via General Purpose Reloadable (GPR) cards. GPR cards can often be more affordable than check cashing and can be delivered to citizens faster. The option to receive GPR cards may help unbanked and underbanked Americans receive their economic impact payments allocated to them under the CARES Act.

According to the Federal Reserve, more than 25% of U.S. households are unbanked or underbanked. In Georgia that number is 35%. These households tend to be among those most affected by an economic crisis, and are often the households most in need of rapid liquidity. To ensure vulnerable Americans have swift access to their economic impact payments, I urge the IRS to include GPR cards as an alternative to paper checks.

Currently, millions of taxpayers receive their tax refunds on prepaid debit cards—it is important that all of these individuals have the option to receive their economic impact payments similarly. Instead of having to wait for a paper check that could take up to 20 weeks to arrive, they would receive their economic impact payments with the rest of their regular direct deposit. Additionally, there are millions of eligible recipients who do not have bank account information on file with the IRS or are not required to file taxes.

Prepaid debt cards are a proven, secure, and efficient alternative distribution method, and would generate immediate economic activity. I request the IRS consider including a prepaid card disbursement option alongside the direct deposit and check. This is a timely solution to ensure payments are received as quickly as possible.

During this unprecedented time, it is necessary that all options are utilized to ensure the economic and social well-being of our citizens. I urge the department to consider the GPR card as an option for citizens to receive their economic impact payment.

Sincerely,



Lucy McBath
Member of Congress