Congress of the United States Washington, DC 20515

June 29, 2020

The Honorable Steven T. Mnuchin Secretary U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, D.C. 20220

Dear Secretary Mnuchin:

We write today on behalf of our constituents who received their Economic Impact Payments (EIPs) in the form of a prepaid debit card. Unfortunately, many of these individuals have either inadvertently disposed of their cards or have encountered difficulties in using these cards to access their EIP. We write to urge your Department to quickly implement a robust plan for delivering EIP through other means to individuals whose cards are never activated to ensure that these Americans still receive the payments they are owed.

It has been widely reported that your use of prepaid debit cards has caused confusion, especially among seniors, because they are not clearly marked as coming from the U.S. Treasury Department or IRS. Indeed, we have received numerous calls and messages from anxious constituents who either destroyed or threw out their cards assuming they were fraudulent. Other constituents have struggled through no fault of their own to activate the cards, in some cases because the person in the household named on the card is either incapacitated or deceased. At a time when millions of American families are struggling to make ends meet, these issues must be corrected as quickly as possible.

While we appreciate the customer service number that the Treasury Department has established to assist with lost or destroyed cards, more must be done to ensure that cards can be activated or that affected households can receive their EIP through other means. Specifically, Money Network Cardholder Services and Treasury should consider sending follow up information to recipients who have not activated their cards after four weeks. Treasury should also consider allowing individuals who have received benefits on a card, for instance a spouse who filed jointly, to activate it. In addition, the Department should create a timeline and process to invalidate inactivated cards and instead send physical checks or use direct deposit to provide payments. Finally, Treasury should take additional steps to ensure that fewer recipients destroy or throw out their cards by mistake.

These payments were authorized by Congress to provide urgently needed relief to American families as they grapple with a deep economic downturn and a global pandemic. Again, while we commend the Treasury Department for its efforts to distribute EIP in a timely manner, we urge you to take immediate action to address the problems our constituents have faced in accessing these funds through prepaid debit cards.

We appreciate your immediate attention to this matter.

Sincerely,

Chris Pappas Member of Congress

Barbara Lee Matt Cartwright
Member of Congress Member of Congress

Chrissy Houlahan Eleanor Holmes Norton Member of Congress Member of Congress

Cindy Axne Tom O'Halleran
Member of Congress Member of Congress

Sean Patrick Maloney Alexandria Ocasio-Cortez

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John B. Larson Jamie Raskin Member of Congress Member of Congress