



## ADDENDUM 2

May 20, 2020

RFP COR 48-20

### **Commissary and Fiduciary Management Services for Okaloosa County Corrections Department**

This addendum is to provide answers to questions asked from potential vendors, provide menu sample and pre-proposal sign-in list.

1. Please provide the individual monthly commissary sales, less phone cards and taxes, for the previous 12 months? **764,797.53 annually.**
2. In reference to the commissary menu and indigent kit list provided in Addendum #1, the menus are dated 2015. Has there been any price increases or any items removed, added, revised during the previous 5 year term? Please confirm that this is the current menu in place today? **Updated list provided.**
3. RFP page 3 states that “only name brand products; no private label brands will be allowed”. RFP page 7 states “80% of commissary items offered for sale are to be name brands”. Please provide clarification on the County’s requirement of name brands vs. generic. **Preference given to name brands – generic accepted after approval by agency.**
4. In reference to RFP page 4, the spending limit is \$85.00 per order for food items, is there a spending limit for non-food items? **There is no established differentiation at this time, only total sales limit of \$85.00 weekly.**
5. Please provide the number of commissary orders for the previous 12 months. **17,726**

6. Please provide the total commission dollar amount that the County received for the previous 12 months. **\$383,087.08.**
7. What is the current order fulfillment percentage rate on orders i.e. orders without missing product? **Close to 100% - have less than 10 items per week on average.**
8. Please provide the current cash and credit/debit card transaction fee structure for the lobby kiosk, web and phone inmate trust deposits. **\$3 flat rate for cash deposits, credit/debit deposits fees based on amount of deposit.**
9. Please provide the current fee structure for the debit release card to inmates upon release. **Form attached from NUMI Financial.**
10. In reference indigent kits, it is understood from RFP page #7 that the inmate will be charged for the indigent kit, but that the contractor's responsibility on RFP page #8 will be to package and supply the kits. Please confirm kit content and cost in Addendum #1 and provide the number of kits provided for the previous 12 months. **Cost is \$7.42 each includes mechanical pencil, writing pad and 8 stamped envelopes. We sold 2675 last year.**
11. Information on RFP page #6 and #7, states that kiosks are provided by Securus. Please confirm that kiosk required features included by contractors for this RFP: Ability for inmates to initiate and complete orders on their own with a picture based ordering system; Ability for inmates to look up available balance information via the kiosk; English and Spanish language, with additional languages preferred; Facility based information accessible for the inmates, to reduce frequently asked questions, i.e. court dates, attorney information, bonding information, inmate rules, etc.? **There is no commissary picture list on the kiosk, only a product list with prices. All other apps are available.**
12. In addition, a mobile kiosk is required. Is this mobile kiosk currently provided by Securus? Please provide clarification on the purpose of the mobile kiosk. **The only financial kiosks needed are to accept funds in the lobby and to accept inmate deposit in booking.**
13. On page #3 of the RFP, it states that inmates are to receive commissary services at least two times per week for the entire population. Do inmates currently receive commissary two times per week per inmate? **Only 1 time per week with facility delivery days split between 2 days – half of jail first day and half on the second.**
14. Please provide which days commissary is scheduled for delivery to the inmates. **Currently Wednesday and Thursday.**

15. Are all orders delivered to inmates on the same day that the delivery is made to the facility? **Yes.**
16. RFP page #1 states that the contractor is required to provide commissary services to include ordering inventory, delivery of products to the inmates, and fiduciary management. For clarification, is it the desire of the County for the contractor's employees to deliver inmate orders directly to the inmate, or in the alternative, have orders sorted by housing area, packing slip/order receipt in each bag, for officers to pass out to offenders? **The current need is to receive electronic orders, bag the orders and deliver it to the facility boxed by section.**
17. If the contractor is responsible to deliver orders directly to the inmates, how many employees does the current contractor have on-site for delivery of orders to the inmates? How many hours per week do they work? **The facility has one (1) commissary operator-County staff.**
18. In reference to RFP page #7 "Staffing", it states that there is an opportunity for the contractor to assign its own employees and demonstrate a cost benefit to the County. If desired, can you please provide clarification to the two (2) County employees (Commissary Operator and Inmate Programs Manager) and their job descriptions? **They are available on the County Human Resources site.** Does the vendor pay any detention staff for commissary handout? **Currently, officers assigned to the post where commissary is delivered hands out the commissary.** Will the County clarify how many employees hand out commissary on delivery days? **It depends on officer assignments, it is normally 2 per section.**
19. Regarding the two (2) County employees, is it the desire of the County for the contractor to retain these employees, or will they be re-assigned? **Retain.**
20. Who is the current jail management system provider? Please provide name and contact information. **XJAIL through Securus.**
21. Please provide name and contact information for telecommunications provider? **Securus Inc.**
22. Are there any other interfaces in place today? If so, please provide the contact information and the data that is shared. **No.**

23. Is the County able to provide interface specifications and the costs to interface with these vendors? If so, please provide the specifications and costs? **Our jail management system is maintained by Archonix Public Safety Software by Securus Technologies and the application is called XJail. The successful vendor will work with them to develop an interface and the cost would depend upon the time and complexity, but determined by Securus Technologies.**
24. Can the contractor's server reside on the County's network? **No.**
25. RFP page 3 refers to a solution for providing microwave ovens. Please provide the anticipated number of microwaves needed for the facility. **We currently do not provide microwave ovens.**
26. RFP page 4, states "The County reserves the right to determine the final retail selling prices to inmates". Is it the County's intent for the contractor to provide local price comparisons of goods consistent with standards set forth in Florida Statute 951.23(9) which states, "Canteen prices shall be set so as to not exceed the fair market value for comparable products sold in the community where the facility is located"? **Price comparisons are completed by the vendor annually for review by County Staff.**
27. The RFP states that the response to the RFP will be limited to forty (40) pages, excluding the required forms. Will the County allow for the 40 page limit to be double-sided pages? **Double-sided would count as 2 pages.**
28. Which contract holds the rights to inmate communications (e.g. emails, texts, video visitation): **Securus Technologies.**
29. On page 1, Background-Will the County confirm the following:
- A. Over the past 12 months, what was the lowest inmate count? **461**
  - B. Over the past 12 months, what was the highest inmate count? **860**
30. On page 3, Scope of Work, Will the County please clarify the following:
- A. Which day(s) are orders processed/downloaded from the current vendor? **Orders are posted electronically on Mondays at noon. We adjust the posting day or time when holidays demand it.**
  - B. Which day(s) are orders delivered to the facility from the current vendor? **The facility housing areas split delivery days to Wednesday and Thursday with half the jail each day. Again, we adjust the schedule when holidays dictate.**
  - C. Which day(s) are orders handed out to the inmates? **They deliver to the inmate the day they are delivered to the facility.**

31. On page 3, Scope of Work, Receipts should have-Will the County clarify if menu prices should include or exclude the 6.5% FL tax? **Prices do not include tax. It is calculated into the cost.**
32. Will the County please clarify that vendors NOT responsible for providing inmate/in unit kiosks and that we only need to interface with Securus Technologies? **Our current facility could not support additional kiosks. They interface with Securus either through phone ordering or on their kiosk.**
33. On page 8, Responsibility of the Contractor-Will the County please clarify how many carts will be needed to successfully sort and organize the delivery of commissary to the facility? **Delivery requires at least 12 carts when the inmate population is higher. We normally require 10 carts, but we like to keep a couple carts in backup.**
34. Could the County clarify which companies have expressed interest in this opportunity? **See attached pre-proposal meeting log.**
35. On page 8, Responsibility of the Contractor-Will the County please clarify and identify the following information pertaining to the indigent kit program:
  - A. How many types of indigent kits are required/desired (e.g. an intake kit, rotating indigent kits, release kits)? **We provide a basic writing kit with pencil, pad, and 8 stamped envelopes once a month.**
  - B. Per above, how many indigent kits were provided/sold to the facility during the previous 12 months? **2675**
  - C. What is the current price being charged for each kit? **\$7.42**
  - D. What the specific contents of each kit? **See above in item A.**
36. Will the County waive the signed in ink requirements and accept digital signatures due to Covid-19? **Yes**
37. Can the County clarify as to if it is 1 delivery required a week or 2 per week, at the pre-proposal meeting it was stated 1 time a week and the RFP states 2 times a week? **One time per week per inmate-ordered all the same time with delivery as half jail on Wednesday and other half on Thursday.**
38. The RFP states the average monthly commissary sales are approximately \$52,000. What dollar amount of the \$52,000 are commissionable? Commissionable sales excludes the following: tax, postage, phone time, indigent kits, indigent items, etc. **Listed in other list of questions – don't include phone time or indigent kits in numbers.**
39. What were postage & stamped envelope sales for 2019? **Pre-stamped envelopes – \$1,083.00.**

40. Please provide ounce size for the commissary items listed in addendum #1. **Currently unavailable**
41. Please provide a copy of the latest FMV survey. **I am not familiar with the FMV survey.**
42. How many microwaves will be required? **None at this time, they could be considered in the future.**
43. Please provide specifics on the letter pad included in the indigent kit. Paper size and number of sheets? **Standard 8 ½ x 11 lined notepad – full pad**
44. How many indigent kits were sold in 2019? **2675**
45. Please provide the deposit fee structure for each avenue of deposit: cash at the kiosk, credit at the kiosk, credit via toll free number and credit via the internet. **Cash at kiosk - \$3.00 per deposit, credit/debit card as established by vender no matter which avenue**
46. Please provide the total deposit dollar amount for each avenue for 2019: cash at the kiosk, credit at the kiosk, credit via toll free number and credit via the internet.
- **Lobby ATM – 324,193.00**
  - **Booking – 322,900.23**
  - **JPAY – 167,590.56 deposits**
47. Please provide the total number of transactions for each avenue for 2019: cash at the kiosk, credit at the kiosk, credit via toll free number and credit via the internet. **Transaction numbers are not tracked.**
48. Does the current deposit service provide a way for inmates to place bond/bail deposits? **No – bonds can be paid by credit card directly with Clerk of Court.**
49. Does the County currently receive a commission on trust fund deposits? If so, what is it? **No**
50. Is the first page of the RFP considered to be Proposal Form as mentioned on page 20 of the RFP? **Yes**

**PREPARATION OF PROPOSAL**

- a. The proposal form is included with the proposal documents. Additional copies may be obtained from the County. The Respondent shall submit originals and bid forms in accordance with the public notice.

**The proposal opening date remains May 28, 2020 at 3:00 P.M. CST.**

ID:  
Location:

Printed Name:  
Signature:

Revised  
5/5/2020

Date:

\*I authorize the deduction of funds to pay for the items selected.

BEVERAGES		
1102	Coffee 4oz	6.05
1110	SS Cocoa Mix (5)	2.35
1120	SS Creamer (5)	0.45
1123	SS Sugar Substitute (5)	0.45
1130	SF Orange Drink (5)	2.20
1132	SF Tea (5)	2.20
1134	SF Black Cherry (5)	2.20
1136	SF Lemonade (5)	2.20
CHIPS / SNACKS		
1204	Cheese/Wheat Crackers	0.85
1206	Peanut Butter Crackers	0.85
1208	Nekot Cream Cookies	0.85
1210	Plain Chips	0.85
1211	Hot Buffalo Wing Chips	0.85
1212	BBQ Chips	0.85
1214	Popcorn	0.85
1215	Jalapeno Poppers	0.90
1218	Pretzels	0.85
1219	Nacho Chips	0.90
1221	BBQ Pork Rinds	0.90
1223	Chocolate Chip Cookies	1.15
1224	Cheese Nips	0.85
1226	Combos	1.25
1230	Hot Dill Pickle	1.50
1240	Soup - Chicken	0.85
1241	Soup - Beef	0.85
1243	Soup - Chili	0.85
1245	Soup-Picante Chick	0.85
1250	Trail Mix	1.20
1260	Twin Beef Sticks	1.25
1262	Hot Sausage	1.25
1263	Beef N Cheese Sticks	1.25
1266	Peanut Butter Squeezer	0.75
1273	Rice Instant White	1.20
1282	Oatmeal Pack	0.80
1285	Mackerel Fillets	2.65
1286	Tuna	2.85
2133	Jalapeno Chips	0.90
2137	Hot Fries	0.85
2182	Hot Buffalo Pretzel PCS	1.35
2183	Jalapeno Pretzel Pcs	1.35
2192	Salsitas Tortilla Rounds 1.5oz	1.30
2213	Hot Pork Rinds	0.90
2253	Animal Crackers	1.20
2265	Jalapeno Cheese Nuggets	1.30
2502	Trail Mix Sweet N Salty	1.20
2503	Sweet & Spicy Mix	1.20
2681	Jelly Squeezer	0.60
2685	Cheddar Cheese Squeezer	0.85
2691	Ketchup	0.25
2692	Mustard	0.25
2693	Mayonnaise	0.35
2695	Salt (10pk)	0.20
2696	Pepper (10pk)	0.20
2736	Easy Mac & Cheese	1.35
2793	Picante Sauce Squeezer	0.50
2795	Jalapeno Cheese Squeezer	0.85
2798	Tortilla Shells Flour	2.30
2829	Refried Beans/Jalapeno 8oz	2.95
2831	Chili Instant 4oz	1.85
2834	Chili w/Beans	3.10
2837	Chili w/Rice&Beans	1.45
2876	Chicken Breast 3oz	4.25
2880	Sardines In Hot Sauce	2.55
CANDY / PASTRY		
1302	Salted Peanuts	0.80
1304	Granola Bar	1.15
1305	Peppermints (Bag)	1.45
1306	Asst. Jolly Rancher	1.55
1308	Twizzler	1.40
1310	Snickers	1.40
1312	Milky Way	1.40
1316	M&M Peanut	1.40
1318	Butterfinger	1.40
1320	Baby Ruth	1.40
1321	Twix	1.40
1324	Three Musketeer	1.40
1332	Sour Jacks Gummy	1.40
1336	SF Hard Candy	1.55
1342	Nutty Bar	1.20
1345	Honey Bun	1.25
1350	Moon Pie Banana	1.10
1356	Pop Tarts (2pk)	1.30
1361	Oatmeal Cream Pie	1.05
1380	Fireballs	1.50
1381	Sour Fruit Balls	1.50
3062	Butterscotch Discs	1.45
3065	Starburst	1.40
3148	Choc. Covered Raisins	1.40
3451	Honey Bun Iced 4oz	1.30
3511	Moon Pie Vanilla	1.10
3551	Duplex Tray Cookies	1.45
3553	Strawberry Crm Cookies 5oz	1.45
3554	Peanut Butter Cookies 5oz	1.45
3556	Lemon Tray Cookies	1.45
3613	Cherry Danish	1.30
3617	Cheese Danish	1.30
3621	Donuts (6pk)	1.30
HYGIENE		
1506	Toothpaste	1.56
1510	Shave Lotion	2.11
1511	Magic Cream Shave	5.98
1516	Hairbrush	2.16
1517	Afro Pick 5"	0.66
1518	Club Brush	2.36
1519	Stick Deodorant	1.96
1520	Roll On Antiperspirant	1.81
1521	Mennen Speed Stick	4.42
1524	Mennen Lady Speedstick	4.42
1531	Dial Soap	1.66
1532	Ivory Soap	1.31
1534	Irish Spring	1.51
1538	Skin Cream	2.46
1540	Soap Dish	0.76
1541	Toothbrush Holder	0.86
1546	Pony Tail Hldrs (5ea)	0.66
1552	Protein Shampoo	2.16
1554	Dandruff Shampoo	2.66
1558	Hair Conditioner 8oz	2.06
1566	Hand/ Body Lotion 8oz	1.81
1572	Cocoa Butter Lotion	2.61
1573	Emory Board (5)	0.50
1574	Do-Rag	3.97
1583	Tampons	0.35
1587	Denture Adhesive	4.57
1591	Ear Plugs	0.76
1593	Ibuprofen (2pk)	0.70
1594	Antacid	1.45
1595	Cough Drops	1.55
1596	Chapstick	1.91
1597	Acetaminophen (2pk)	0.70
5023	Toothbrush Paddle Security	0.81
5543	VO5 Shampoo	2.76
5544	VO5 Conditioner	2.76
5808	Diphen(Benadryl)(1ea)	0.70
5874	Fixodent Original 1.4oz	7.59
5912	Contact (Saline) Solution	7.45
5914	Contact Lens Case	5.98
CLOTHING		
1602	Tube Socks	2.01
1606	Boxer Shorts (M)	4.27
1607	Boxer Shorts (L)	4.27
1608	Boxer Shorts (XL)	4.27
1609	Boxer Shorts (2XL)	5.53
1610	Boxer Shorts (3XL)	5.78
1612	T-Shirt (M)	4.47
1613	T-Shirt (L)	4.47
1614	T-Shirt (XL)	4.47
1615	T-Shirt (2XL)	5.68
1620	Shower Shoes (S6/8)	4.97
1621	Shower Shoes (M9/10)	4.97
1623	Shower Shoes (L11/12)	4.97
1625	Shower Shoes (XL13/14)	4.97
1650	Slip On Shoes (8)	9.29
1652	Slip On Shoes (9)	9.29
1654	Slip On Shoes (10)	9.29
1656	Slip On Shoes (11)	9.29
1658	Slip On Shoes (12)	9.29
1659	Slip On Shoes (13)	9.29
1662	Ladies Panties (M 7-8)	2.66
1664	Ladies Panties (L 9-10)	2.66
1666	Ladies Panties(XL 11-12)	2.66
1670	Thermal Top (M)	7.49
1671	Thermal Top (L)	7.49
1672	Thermal Top (XL)	7.54
1673	Thermal Top (2XL)	8.29
1674	Thermal Top (3XL)	8.99
6107	Boxer Shorts (4XL)	6.28
6155	T-Shirt (3XL)	6.53
6156	T-Shirt (4XL)	7.28
6190	Sports Bra (XL)	13.31
6192	Sports Bra (M)	13.31
6193	Sports Bra (L)	13.31
6206	Sweatshirt (S)	13.81
6207	Sweatshirt (L)	13.81
6208	Sweatshirt (XL)	14.07
6258	Sweatshirt (2XL)	16.58
6699	Thermal Top (S)	7.49
6871	Orange Slide Shoe (M6/F7)	31.70
6872	Orange Slide Shoe (M7/F8)	31.70
6874	Orange Slide Shoe (M9/F10)	31.70
6875	Orange Slide Shoe (M10/F11)	31.70
6876	Orange Slide Shoe (M11/F12)	31.70
6877	Orange Slide Shoe (M12/F13)	31.70
6878	Orange Slide Shoe (M13/F14)	31.70
MISCELLANEOUS		
1701	Letter Pad	1.56
1705	Large Envelope 9x12	0.40
1708	Legal Envelope	0.20
1715	Art Pad	4.77
1724	Card w/Stamp (General)	2.81
1725	Card w/Stamp (Birthday)	2.81
1726	Card w/Stamp (Seasonal)	2.81
1730	Playing Cards	2.86
1732	Crossword Puzzle Book	3.97
1733	Eraser Cap	0.25
1740	Tumbler	0.96
1744	Spoon	0.35
1781	Chess Set	7.59
1782	Checker Set	6.78
7046	Pencil Mechanical #2	0.86
7321	Word Find Puzzle Book	3.97
POSTAL		
1801	Stamped Envelope	0.74
1803	Postage Stamp	0.55
INDIGENT		
9745	Indigent Kit Okaloosa	7.42

**ALL SALES FINAL  
CHECK ORDER AT DELIVERY  
TAXES ADDED AS NECESSARY**

ID:  
Location:

Printed Name:  
Signature:

Revised  
5/5/2020

Date:

\*I authorize the deduction of funds to pay for the items selected.



**SIGN IN SHEET**  
**COMMISSARY AND FIDUCIARY MANAGEMENT SERVICES FOR**  
**OKALOOSA COUNTY CORRECTIONS DEPARTMENT**  
**Non-Mandatory Pre-Proposal Meeting**  
**MAY 12, 2019 @ 2:00 PM CST**

<b>COMPANY/DEPARTMENT</b>	<b>SIGNATURE</b>	<b>TELEPHONE #</b>	<b>EMAIL ADDRESS (PLEASE PRINT NEATLY)</b>
Summit	Karen Lamphier		<a href="mailto:karen.lamphier@elior-na.com">karen.lamphier@elior-na.com</a>
Keefe Group	Lindsey Crawford		<a href="mailto:lcrawford@keefegroup.com">lcrawford@keefegroup.com</a>
Keefe Group	Jerome Anderson		<a href="mailto:janderson@keefegroup.com">janderson@keefegroup.com</a>
Keefe Group	Andy Lane		<a href="mailto:alane@keefegroup.com">alane@keefegroup.com</a>
Keefe Group	Brian White		<a href="mailto:bwhite@keefegroup.com">bwhite@keefegroup.com</a>
Keefe Group	Bill Bosco		<a href="mailto:bbosco@keefegroup.com">bbosco@keefegroup.com</a>
Keefe Group	Todd Morton		<a href="mailto:tmorton@keefegroup.com">tmorton@keefegroup.com</a>
Oasis	Bill Davenport		<a href="mailto:bdavenport@oasiscommissary.com">bdavenport@oasiscommissary.com</a>
Oasis	Greg Smith		<a href="mailto:gsmith@oasiscommissary.com">gsmith@oasiscommissary.com</a>
Oasis	Beth Kennedy		<a href="mailto:bkennedy@oasiscommissary.com">bkennedy@oasiscommissary.com</a>
Oasis	Anthony Luck		<a href="mailto:aluck@oasiscommissary.com">aluck@oasiscommissary.com</a>

Aramark	Derek Harless		<a href="mailto:Harless-derek@aramark.com">Harless-derek@aramark.com</a>
Tim Hutcheson	McDaniel Supply		<a href="mailto:thutcheson@mcdanielsupply.com">thutcheson@mcdanielsupply.com</a>

RC-PRES-1C-RBTC/Version 1.0/4/1/2019

List of all fees for Numi Prestige Prepaid Mastercard (the "Fee Schedule")

All Fees	Amount	Details
<b>Get Started</b>		
Card Activation	\$0.00	Card is active when you receive it.
<b>Weekly Usage</b>		
Weekly Fee	\$2.50	First weekly fee charged 3 days after activation and weekly thereafter. Card is active when you receive it.
<b>Add Money</b>		
Cash Reload	N/A	Additional funds may not be added to the card by the cardholder. Funds may only be loaded by the Correctional Facility providing you with your Card.
<b>Spend Money</b>		
POS Purchase - Signature	\$0.00	Some merchants may not participate or will have limits on the amount of cash back available. You may also be charged a fee by the merchant.
POS Purchase - PIN	\$0.00	
POS Purchase with cashback - PIN	\$0.00	
Transfer from Card to Bank Account	\$0.00	Visit <a href="http://www.prestigelogin.com">www.prestigelogin.com</a> .
<b>Get Cash</b>		
ATM Withdrawal	\$2.95	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Bank Over the Counter Withdrawal	\$0.00	Banks may have additional limits and fees.
<b>Information</b>		
Customer Service (Automated)	\$0.00	No fee for calling our automated customer service line.
Customer Service (Live Agent)	\$0.00	No fee for live agent customer service.
ATM Balance Inquiry (out-of-network)	\$1.50	This is our fee. "Out-of-Network" refers to all ATMs outside of the MoneyPass ATM network. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
<b>Using Your Card outside the U.S.</b>		
Foreign Transaction Fee	3%	Of the United States dollar amount of each transaction. This is charged on all international transactions.
International ATM Withdrawal	\$4.95	Per withdrawal. This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. A Foreign Transaction Fee also applies.
International ATM Balance Inquiry or Decline	\$1.50	This is our fee. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
International Purchase Decline	\$0.95	This is our fee. (PIN or Signature) Some merchants may also charge a fee.
<b>Other</b>		
Card Balance Refund - Paper Check Fee	\$9.95	Charged when the cardholder requests account closure. No fee if requested in accordance with the first paragraph of this Cardholder Agreement.
ATM Balance Decline	\$1.95	This is our fee. You may also be charged a fee by the ATM operator.
Domestic POS Decline	\$0.95	This is our fee (PIN or Signature). Some merchants may also charge a fee.
Paper Statements	\$0.00	This fee is waived for the first request per month. Subsequent requests in the same month are subject to the fee.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Republic Bank & Trust Company, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Republic Bank & Trust Company fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Numi Financial by calling 1-800-284-1990, by mail at PO Box 235889 Encinitas, CA 92023-5889 or visit [www.prestigelogin.com](http://www.prestigelogin.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).