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Printable PDF

December 19, 2023

my529 offers new innovative services for college savings

Utah's plan adds direct electronic payments, prepaid card, debit card gifting

(Salt Lake City) You've made a list and checked it twice—but you still need to pay your student's college tuition, buy their books *and* suggest holiday gift ideas for your relatives.

my529, Utah's educational savings plan, can help make back to school—and the holidays—easier this year.

my529 launched three convenient, innovative solutions for the 529 investor: Direct electronic payments to higher education institutions, a prepaid card that allows you to pre-load your my529 funds, and gift contributions via debit card.

Direct-to-school electronic payments

No need to fret at the approaching payment deadline for your beneficiary's tuition, housing or meal plan. With my529's electronic payment service, account owners can send a withdrawal from their my529 account directly to a participating higher education institution. The service costs \$3.50 per transaction, and payments arrive at the institution within approximately two to three business days. Account owners can monitor the status in their online account.

At press time, more than 600 higher education institutions are part of the payment service.

Pay for qualified education expenses with my529's new prepaid card

On or off campus, covering your student's qualified education expenses can be a breeze with the my529 Access Discover[®] Prepaid Card.

When they need to pay for books, supplies or other qualified education expenses, the my529 Access Card can help your beneficiary use their my529 funds. Apply for the my529 Access Card, withdraw funds from your my529 account and then transfer them to the card. Account owners can control the amount of money available on the card. Plus, it's simple to keep track of expenses online through Card Services.

The my529 Access Card can be used at select merchants for in-store or online purchases where Discover is accepted. The card will not work with certain vendors, such as merchants who sell alcohol or tobacco products or who provide services like gambling or adult entertainment.

See our FAQ at my529.org/my529-prepaid-access-card-faq.

The my529 Access Discover[®] Prepaid Card is issued by Central Bank of Kansas City, Member FDIC. Discover and the Discover acceptance mark are service marks used by Central Bank of Kansas City under license from Discover Financial Services. Certain fees, terms, and conditions are associated with the approval,

maintenance, and use of the Card. You should consult your [Cardholder Agreement](#) and [Fee Schedule](#) at my529accesscard.com. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact Card Services 24/7/365 toll-free at 1-844-545-0805.

Debit card convenience with the my529 Gift Program

This holiday season, make shopping easier for family and friends with the my529 Gift Program. Account owners can enroll in the Gift Program, where loved ones can make secure contributions to their beneficiary's my529 account, as well as a lasting impact on their future education expenses.

To facilitate transactions, debit cards can now be used for gift contributions at four pre-set amounts. Most major debit cards are accepted. A small service fee, depending on the gift amount, applies to each gift contribution made by debit card.

Consider the my529 Gift Program to celebrate special occasions year-round, not just during the holidays. Visit gift.my529.org for details.

"my529 provides solutions for families saving for education in Utah and across the country, and we've done that for more than 25 years," said Richard Ellis, my529 executive director. "We want to deliver a seamless experience from the time our account owners and beneficiaries start investing to the time they use their my529 funds to pay for education. Our new services help make that possible."

About my529

my529, Utah's official nonprofit 529 educational savings plan, is highly rated by Morningstar Inc.

Accounts are free to open, and my529 requires no minimum deposit or account balance. my529's user-friendly website, my529.org, makes it easy to open, manage, and contribute to an account online.

To learn more, visit my529.org, call toll-free at 800.418.2551, or email info@my529.org.

Important Legal Notice

Investing is an important decision. The investments in your account may vary with market conditions and could lose value. Carefully read the Program Description in its entirety for more information and consider all investment objectives, risks, charges and expenses before investing. For a copy of the Program Description, call 800.418.2551 or visit my529.org.

Investments in my529 are not insured or guaranteed by my529, the Utah Board of Higher Education, the Utah Education Savings Board of Trustees, any other state or federal agency, or any third party. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-Insured investment option. In addition, my529 offers investment options that are partially insured for the portion of the respective investment option that includes FDIC-insured accounts as an underlying investment.

The state in which you or your beneficiary pay taxes or live may offer a 529 plan that provides state tax or other benefits, such as financial aid, scholarship funds and protection from creditors, not otherwise available to you by investing in my529. You should consider such benefits, if any, before investing in my529.

my529 does not provide legal, financial, investment or tax advice. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation.

A Morningstar Analyst Rating™ for a 529 college savings plan is not a credit or risk rating. Analyst ratings are subjective in nature and should not be used as the sole basis for investment decisions. Morningstar does not

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