

North Carolina

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North Carolina Department of Commerce
Division of Employment Security (DES)

Enjoy the Benefits of Your New DES Debit MasterCard®

Activate Your New DES Debit MasterCard® Right Away

- Select your Personal Identification Number (PIN) by calling the toll free number:
 - Enter your card number, when prompted
 - Enter the last four digits of your Social Security Number
 - Enter your date of birth, MMDDYYYY. (Example: 10011960)
 - Select a four digit PIN. Enter it a second time to verify
- Remember your PIN! You must have your PIN to use your card
- Sign your name in ink on the back of your card
- Read the enclosed Terms of Use to know your rights and responsibilities as a cardholder
- Funds will not be available on your card until you are eligible to receive unemployment benefits and a payment is made to your account

Continue to call the Division of Employment Security if you have other questions about your eligibility or benefits. Or check DES' website at:

www.ncesc.com

Replacement Card—You Must Select Your PIN Again

- Choose the same PIN or enter a new one
- Be sure to destroy your old card; it no longer works

ATM Surcharge Fees

Some bank ATMs will apply a fee called a surcharge to use their ATM. You can avoid this fee by using any Wells Fargo Bank ATM. Always read the ATM messages carefully. You can cancel if you wish to avoid the fee or press enter and pay the fee. Look for this brand mark:



Go to
www.wellsfargo.com
to locate the nearest ATM

Customer Service

**Call 1-866-461-4096 (toll free)
24 hours a day / 7 days a week**

Do Not Throw this Card Away!

Important ATM Safety Tips

- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.
- Have your ATM card out and ready to use as you approach the ATM.
- Be aware of your surroundings. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.
- Exercise extra caution at night. Whenever possible, bring a friend.
- Always take your receipts or transaction records with you.



The DES Debit MasterCard® Card is issued by Wells Fargo Bank, N.A., pursuant to a license by MasterCard International Incorporated. MasterCard® and the MasterCard® Brand Mark are registered trade marks of MasterCard International Incorporated.

Cost to You for Certain Transactions

- You are allowed unlimited withdrawals each month at a Wells Fargo Bank ATM and two free withdrawals for each deposit at a MasterCard® Member Bank teller window.
- The following fees apply if you use other services:

Fee Table			
Deposit Notification – Email, phone or text message *	Free	MasterCard teller cash withdrawal – Two free per deposit – Free transactions expire each month	\$2.50 after free used
Low Balance Alert – Email, phone or text message *	Free	Interactive Voice Response (IVR-phone) funds transfer to another bank account within the United States	\$1.50 each
Purchases at point-of-sale (POS) locations (PIN or signature)	Unlimited free	Monthly account access via IVR (telephone) or operator-assisted telephone calls	Unlimited calls
Cash back with purchase	Unlimited free	Initial card issuance—Free – One free replacement each year – Additional replacement request	\$5.00 after free is used
ATM cash withdrawal at Wells Fargo Bank ATMs	Unlimited free access	Expedited card delivery – Two-day delivery; business days only	\$15.00
ATM balance inquiry at Wells Fargo Bank ATMs	Unlimited free access	International ATM withdrawal	\$2.25 each
ATM cash withdrawals at ATMs other than Wells Fargo Bank ATMs	\$2.25 per transaction	International ATM Balance Inquiry	\$1.00 each
ATM balance inquiry at ATMs other than Wells Fargo Bank ATMs	\$1.00 each	International transaction fee – Added to both ATM and POS transactions	3% of U.S. dollar amount of transaction
ATM denials for insufficient funds	\$1.00 each		

*Your carrier may charge you a fee for phone or text message delivery depending upon your cellular service plan.