

Your New Florida Debit MasterCard® Card



The Florida Debit MasterCard® Card is issued by Comerica Bank, pursuant to a license by MasterCard International Incorporated.

Customer Service

- Check your balance.
- Select or change your Personal Identification Number (PIN).
- Review transaction history.
- Register a merchant complaint.
- Ask questions about card use.
- Report lost or stolen cards.

Visit our website at:
www.EPPICard.com

View your account balance and transaction history online.

Call 1-877-567-1768 (Toll-free)

24 hours a day – 7 days a week

This toll-free number is for your convenience in asking questions about your account balance and merchant transactions posted to your account. You are allowed four (4) free phone calls to Customer Service each month to check your balance or to hear your transaction history. **After the fourth call each calendar month, you will be charged \$0.25 per call.**

For Customer Service from outside the U.S. call:
1-210-334-6617 (Collect)

Florida

Getting Started with Your Florida Debit MasterCard®

Your payments will be deposited into your prepaid MasterCard® card account. You are not allowed to spend more than the amount of funds posted to your account. You may use your card at merchant and bank locations worldwide wherever MasterCard® Debit Cards are accepted.

PIN Selection

- Follow the instructions on the document attached to your card to activate your card and select your PIN.
- Your card must be activated before it can be used.

To Make Purchases or Get Cash Back

- Present your card when paying for an item.
- The cashier will ask for your signature or for you to enter your PIN.
- If you swipe your card, follow the instructions on the screen.
- The purchase price will be deducted from your Card account.
- There are no charges for merchant transactions, and you can request cash-back with your purchase.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need. Merchants may have different limits on how much cash they can provide—be sure and ask.

You Can Get Cash Back

- At an ATM that displays MasterCard® acceptance mark.
- With a purchase at a merchant that accepts MasterCard® debit cards.
- From a Teller in a bank location that is a MasterCard® member bank.

ATMs—For Cash Withdrawals

- Insert your card and enter your PIN.
- Press either the Checking or Savings button on the ATM.
- Select Cash Withdrawal, enter the amount of cash needed and press Enter.

Purchases with Cash Back Using Your PIN

- You can request cash back with a purchase.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

Cash From a Teller in a Bank

- You are allowed unlimited free cash withdrawals at any MasterCard® bank teller window as long as you have funds available in your account.
- Hand your card to the teller in a bank displaying the MasterCard® brand mark.
- Tell them how much cash you wish to receive.
- You may be asked to sign a receipt.

ATM Safety Tips

- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your debit card.
- Have your debit 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.

Cost to You for Certain Transactions

Merchant Locations:

- Purchases No Fee
- Cash Back with Purchase No Fee

Banks displaying the MasterCard® brand mark:

- Bank Teller No Fee

Bank ATM Cash Withdrawals:

- PNC Bank ATMs \$0.95 (first withdrawal each month is free)
- All other ATMs \$0.95 each

Other Fees:

- ATM Balance Inquiry \$0.50 each time
- International ATM Cash Withdrawal \$2.50 each time, plus 3% of the transaction amount
 - Currency conversion fee will be added
- Card Replacement \$5.00 each time (first replacement free)
- Expedited Card Delivery \$15.00 each replacement
- Automated Telephone Inquiry \$0.25 each time after four (4) calls*

* There is no charge for the first four (4) telephone balance inquiries each month

International Transactions—When traveling outside the USA, use your card for convenience. You may incur a currency conversion fee for International Transactions performed outside the USA.

How to Avoid Fees

- Ask for Cash Back with your purchases.
- Use your free cash withdrawals at any MasterCard® Member Bank teller window.
- Make balance inquiries online by accessing the website: www.EPPICard.com.

ATM Surcharges

- Some ATMs charge extra fees to use their ATMs.
- You can avoid this fee by using any MoneyPass or PNC Bank ATM.
- Always read ATM messages carefully.
- You can cancel the transaction if you wish to avoid the fee or press enter and pay the fee.



Use your money where you want, anytime you want!

The Florida Debit MasterCard® is accepted at merchant and bank locations worldwide wherever MasterCard® debit cards are accepted.

You can use your card wherever these brand marks are displayed, which may include:

- Purchases at your favorite merchant location.
- A purchase with cash back for spending money.
- Cash withdrawal at ATMs and bank teller windows.



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