

Your Florida Visa® Debit Card



The Florida Visa Debit Card is issued by Wells Fargo Bank, N.A. pursuant to a license from Visa U.S.A. Inc.

Customer Service Available to You

- Check your balance
- Select or change your Personal Identification Number (PIN)
- Review transaction history
- Ask questions about card use
- Dispute a transaction
- Report lost or stolen cards
- Set up phone deposit notification

www.EPPICard.com

Unlimited access through a secure website. View your account balance and transaction history online.

Check your account balance by using the Web. Save time and enjoy the convenience of using the website to check your balance, validate the transactions posted to your account, and track your purchases. If you don't have a computer at home, remember your local One-Stop Career Center or local library is equipped and ready to assist you.

Call 1-888-898-3584 (Toll-Free)

24 hours a day / 7 days a week
Five free calls are allowed per month

For customer service from outside the U.S. call:
1-866-601-2850 (Collect)

This toll-free number is provided for your convenience in asking questions about your account balance and merchant transactions posted to your account.

Florida Visa Prepaid Debit Card

Your payments will be deposited to your prepaid Visa Debit Card account. You are not able to spend more than the amount of funds posted to your account.

PIN Selection

- Before using your card, you must activate it by selecting your Personal Identification Number (PIN).
- Follow the instructions that came with your card to select your PIN.

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 prompts on the screen.
- The purchase price will be deducted from your account.
- There are no charges for merchant transactions, and you can request cash back with your purchase if the merchant provides this service.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

You May Get Money

To Get Cash at an ATM

- At an ATM that displays the Visa acceptance mark.
- Insert the debit card and enter your PIN.
- Press either the checking or savings button on the ATM.
- Select "Cash Withdrawal."
- Enter the amount of cash requested and press "Enter."
- Remember to take your receipt.

Purchases with Cash Back Using Your PIN

- In the form of cash back for amounts exceeding the amount of your purchase at merchants who offer it.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

Cash From a Teller in a Bank

- Locate a bank that displays the Visa acceptance mark.
- Hand your card to the teller and say how much cash you would like to receive.
- You may be asked to sign a receipt.
- **You are entitled to one free cash withdrawal per deposit of benefits.**

Spend Your Funds at Your Convenience

The Florida Visa debit card is accepted at merchant and bank locations worldwide wherever Visa debit cards are accepted. You can use your card wherever these brand marks are accepted.



How to Avoid Fees

- You may be able to get cash at a store when you make a purchase using the card. Many stores are happy to accommodate your request for cash.
- Use your free withdrawals at participating in-network bank ATMs or any Visa member bank teller window.

Cost to You for Certain Transactions

- There are no monthly fees for managing your funds.
- You are allowed unlimited free ATM cash withdrawals at "in-network" ATMs. "In-network" is defined as Wells Fargo Bank ATMs and MoneyPass network locations.
- The following fees apply if you use other services:

| Fee Table for Services | |
|---|--|
| Deposit Notification | Free |
| - Email, phone or text message | |
| Purchases at Point-of-Sale locations (PIN or Signature) | Free |
| Cash back with purchase | Free |
| ATM cash withdrawal | Free |
| - Only at "in-network ATM locations" | |
| - Wells Fargo Bank and MoneyPass Network locations | |
| ATM balance inquiry at in-network ATMs | Free |
| ATM Denials for insufficient funds | Free |
| ATM cash withdrawals out-of-network locations | \$2.25 per transaction |
| ATM balance inquiry out of network locations | \$0.75 |
| Bank teller cash withdrawal | \$3.00 after free withdrawal is used |
| - One free per deposit at Visa teller locations | |
| - Free transactions expire each month | |
| IVR (telephone) deposit transfer to another bank account | \$1.50 |
| Bill Pay transactions | \$0.50 each |
| Monthly account access via IVR (telephone) or operator assisted telephone calls | \$0.50 each time, after free calls are used each month |
| - Five (5) free calls per month | |
| - Free transactions expire each month | |
| Initial card issuance - free | \$4.00 after first replacement |
| - One free replacement each benefit period | |
| - Additional replacement requests | |
| Expedited card delivery | \$14.50 |
| - Two day delivery, business days only | |
| International ATM cash withdrawals | \$2.25 each |
| International transaction fee (for both ATM and purchase transactions) | 3% of the U.S. dollar amount of the transaction |
| Account closure with remaining funds | Free |
| - Check or department return/reversal | |

ATM Surcharges—Some bank ATMs will apply an additional fee called a surcharge to use their ATM. You can avoid this fee by looking for these logos:



Always read the ATM messages carefully. You can cancel if you wish to avoid the fee or press enter and pay the fee.

Notification of Deposits by Phone or Email

- With your debit card, you may choose to receive automated notification of your deposits. You must make contact through the IVR (automated phone system) or website to activate this notification process.
- Each time a deposit is posted to your account, you will receive an email notification.