

# Georgia

EPPICard® Debit MasterCard®



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

## Customer Service Available to You

- Select or change your Personal Identification Number (PIN).
- Sign up for deposit notifications and low balance alerts.
- Review transaction history.
- Ask questions about card use.
- Dispute a transaction.
- Check your balance
- Report lost or stolen cards.

## Getting Started with Your Georgia EPPICard® Debit MasterCard

For your convenience, your payments will be automatically deposited to your prepaid debit MasterCard Card account. You may not spend more than the amount of funds posted to your Card account.

## PIN Selection

- Before using your card, you must activate it by selecting your Personal Identification Number (PIN).
- Follow the instructions on the card carrier 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 Card 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

- At an ATM that displays the MasterCard acceptance mark.
- In the form of cash back for amounts exceeding the amount of your purchase at some merchants that accept the MasterCard debit card.
- From a teller in a bank location that displays the MasterCard acceptance mark.

## To Get Cash at an ATM

- 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.

## To Get Cash from a Teller in a Bank

- Hand your card to the teller in a bank displaying the MasterCard acceptance mark.
- Tell them how much cash you wish to receive.
- There is no charge for this cash withdrawal.
- You may be asked to sign a receipt.

## How to Avoid Fees

- Ask for cash back in excess of your purchases.
- Ask for cash from a teller in a bank location that displays the MasterCard acceptance mark.

## Spend Your Funds at Your Convenience

The Georgia Debit MasterCard is accepted at merchant and bank locations worldwide, everywhere the Debit MasterCard Acceptance Mark is displayed.

## ATM Surcharges

Some ATMs will apply a fee called a surcharge to use their ATM. You can avoid this fee by using any MoneyPass or Comerica 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 these brand marks:



**Attention Temporary Assistance for Needy Families (TANF) Recipients:** Federal Law prohibits the use of your TANF benefits at the following locations:

- **any** liquor store or retail establishment that primarily sells liquor;
- **any** casino, gambling casino or gaming establishment; or
- **any** strip club or retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state.

This includes Automated Teller Machine (ATM) withdrawals and Point-of-Sale (POS) purchase transactions on the premises of restricted locations. Use of TANF benefits at these locations is subject to Georgia Department of Human Services penalties.

## Cost to You for Certain Transactions

- The following fees apply when you use these services:

Cardholder Services—Fee Table	
<i>This fee schedule lists the fees that will be withdrawn from your Card account balance, except where prohibited by law.</i>	
Transaction Type	Service Fee
Online Access to Card Account Information – Via EPPICard.com	No Fee
Transactions at Point-of-Sale (POS) Locations – PIN or Signature	No Fee
Deposit Notification** – Email, Phone or Text Message	No Fee
Teller-assisted Transactions	No Fee for cash withdrawals at MasterCard Member Bank or Credit Union teller windows
ATM Withdrawals (In-Network)	<ul style="list-style-type: none"> <li>• Two (2) ATM withdrawals for no fee per deposit at MoneyPass or Comerica Bank ATMs</li> <li>• One (1) ATM withdrawal for no fee per month at MoneyPass or Comerica Bank ATMs if you do not receive a deposit</li> <li>• \$1.25 for each additional ATM withdrawal</li> </ul>
ATM Withdrawals* (Out-Of-Network)	\$1.25 for each ATM withdrawal not conducted at MoneyPass or Comerica Bank ATMs
International Transaction Fee	\$1.25 for each transaction plus 3% of transaction amount for each ATM cash withdrawal, ATM balance inquiry, Point of Sale (POS) purchase transactions, or teller-assisted cash withdrawal conducted outside of the U.S.
Calls to EPPICard Live or Automated Customer Service	<ul style="list-style-type: none"> <li>• Five (5) calls for no fee per month</li> <li>• \$0.35 for each additional call</li> <li>• No fee calls expire each month</li> </ul>
Card Replacement	<ul style="list-style-type: none"> <li>• \$5.00 for each replacement Card</li> <li>• Standard Delivery (7 to 10 calendar days)</li> <li>• Expedited Delivery (2 to 5 calendar days); \$15.00 Expedited Card Delivery Fee also applies</li> </ul>
Funds Transfer (to a U.S. bank account owned by you)	\$1.50 per funds transfer request
Instant Mobile Balance Request	<ul style="list-style-type: none"> <li>• One (1) for no fee per deposit</li> <li>• \$0.10 each additional alert</li> </ul>
Card Inactivity Fee*	\$1.25 per month after 12 months of inactivity following activation of your Card

\* ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Read the screen message carefully for information related to surcharges before you press "Enter." You will have the option to cancel the transaction and go to another ATM.

\*\* You are responsible for all charges and fees imposed by your mobile carrier or internet service providers.

\*\*\* Inactivity is defined as no deposits, cash withdrawals, call to automated or live customer service, ATM balance inquiries, or purchases for 12 months. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

Note: "Fee-Free" transactions earned expire at the end of each calendar month if not used.

## Clarification of Customer Service Center Fees:

- You are allowed five (5) calls for no fee to the Customer Service Interactive Voice Response (IVR) each month to check your balance or hear your transaction history.
- After the five (5) calls for no fee, a \$0.35 fee for each additional call will be assessed.
- There is never a charge for calls transferred to a CSR to:
  - Report a lost, stolen, or damaged card,
  - Request a card replacement,
  - Perform a PIN selection/change, or
  - Report an unauthorized transaction posted to your account.

All other Card fees still apply.

**Call 1-800-656-1347 (Toll-Free)**

24 hours a day / 7 days a week

For customer service from outside the U.S. call:  
801-933-8542

**www.EPPICard.com**

Call 1-877-GA DHS GO (1-877-423-4746) for TANF and/or child support questions. For payroll questions, contact your human resources office.