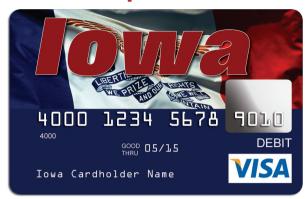
Your Iowa Electronic Access Visa® Prepaid Debit Card



The Iowa Electronic Access 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.
- · Setup telephone or email deposit notification.

www.EPPICard.com

Unlimited access through a secure program website. View your Card account balance and transaction history online; obtain program information; locate a convenient ATM, and other services.

Call 1-866-899-5611 (Toll-Free) 24 hours a day / 7 days a week

For customer service from outside the U.S. call: 1-210-331-2262 (Collect)

Each month you are allowed six (6) free calls to the automated customer service integrated voice response system (IVR) to check your balance and obtain account information. After the allocated free calls, your Card account is charged \$0.40 for each additional call made during the calendar month. There is never a charge for calls to speak with a customer service representative to report a lost, stolen, or damaged card; request a card replacement; report transaction difficulties; or request account error resolution.

Getting Started with Your Iowa Electronic Visa Debit Card

Your payments will be deposited to your Visa prepaid debit 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 document to select your PIN.

To Make Purchases or Get Cash Back at a Merchant

- · 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.
- You can request cash back in excess of 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.
- · There are no charges for merchant transactions.

To Get Cash at an ATM

- · Insert the debit card and enter your PIN.
- Press either the checking or savings button on the ATM.
 Either one works.
- · Select "Cash Withdrawal."
- · Enter the amount of cash requested and press "Enter."
- · Remember to take your receipt.

Cash From a Teller in a Bank or Credit Union

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

Cost to You for Certain Transactions

- You are allowed each calendar month one (1) free ATM cash withdrawal with each deposit posted to your Card account,
- Or, one (1) free ATM cash withdrawal if you do not receive a deposit during the calendar month.
- The free cash withdrawal is only available at Wells Fargo Bank and MoneyPass ATMs, nationwide or Alliance One ATMs in the State of Iowa.
- Any unused ATM cash withdrawal when a deposit is received, must be used by the last calendar day of the month following the posting of the deposit. Any unused free ATM cash withdrawal within the calendar month, when a deposit is not received, expires at midnight on the last calendar day of the same month.







Spend Your Funds at Your Convenience

The lowa Electronic Access Visa Debit Card is accepted at merchant, ATM, and bank locations worldwide wherever Visa debit cards are accepted. You can use your card wherever these brand marks are displayed:







The following fees apply if you use the services described.

Fee Table	
ATM cash withdrawals* - One (1) free ATM cash withdrawal for each deposit received - Or, one (1) free ATM cash withdrawal if you do not receive a deposit - Free only at Alliance One, MoneyPass, Wells Fargo Bank ATMs	\$1.35 each withdrawal, after free transactions are used
ATM cash withdrawal at non-participating banks	\$1.35 each time
Cash withdrawal at a Visa bank teller location using a teller - Free transactions never expire	No fee
Purchases	No fee
Cash back with purchase	No fee
ATM balance inquiry	\$0.50 each time
ATM denial	\$0.50 each time
Card replacement - One (1) free replacement each year	\$5.00 for each replacement card issued beginning with the second replacement in the same calendar year.
Expedited card replacement - Overnight delivery	\$15.00
International ATM cash withdrawal transactions - Currency conversion fee (3%) will be added	\$3.00 each time, plus 3% of the transaction amount
International transactions outside the U.S.A Currency conversion fee (3%) will be added	3% of the transaction amount
Transaction and account information online at www.EPPICard.com	No Fee
Customer service calls to Interactive Voice Response (IVR)* - Six (6) free calls each month - Free calls expire each month	\$0.40 per call after six (6) free each month

*Any unused ATM cash withdrawal when a deposit is received, must be used by the last calendar day of the month following the posting of the deposit. Any unused free ATM cash withdrawal within the calendar month, when a deposit is not received, expires at midnight on the last calendar day of the sam month.

ATM Surcharge Fees—Some ATMs will apply a fee called a surcharge to use their ATM. You can avoid this fee by using Alliance One, SHAZAM Privileged Status, MoneyPass, or Wells Fargo Bank ATMs, where there is never a surcharge for using the lowa Electronic Access Visa Debit Card. Look for these brand marks:









Notification of Deposits by Telephone or Email

With your new Iowa Electronic Access Visa Debit Card, you may choose to have automated notification of your deposits posted to your Card account. You must select this option by calling the customer service center IVR or accessing the program website.

- For telephone notification of deposits posted to your Card account, call the customer service IVR at 1-866-899-5611 and follow the prompts to setup this service. Each time a deposit is made to your Card account, you will receive an automated telephone call telling you a deposit has been made.
- For email notification of deposits to your Card account, go to www.EPPICard.com. Setup your website ID and password and enter your personal email address. Each time a deposit is made to your Card account, you will receive an email notification.

Important: If you have questions concerning your unemployment claim or to update mailing address information, continue to contact your nearest Iowa Workforce Development Center or go to www.iowaworkforce.org. For questions specific to your debit card call 1-866-899-5611.

^{**}There is never a charge for calls to transfer to a customer service representative to report a lost, stolen, or damaged card; request a card replacement; report transaction difficulties; or request account error resolution.