



# Iowa

Visit our website at [www.EPPICard.com](http://www.EPPICard.com)

## Enjoy the Benefits of Your Iowa Electronic Access Visa® Prepaid Debit Card

### Activate Your Visa Debit Card Right Away

- Select your Personal Identification Number (PIN) by calling the toll-free number (1-866-899-5611):
  - 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!
- Sign your name in ink on the back of your card.
- Read the enclosed Disclosure Statement to know your rights and responsibilities as a cardholder.

• Funds will not be available on your card until you are eligible to receive payments.

### Customer Service

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

### Do Not Throw this Card Away!

This prepaid debit card is the new way of receiving unemployment insurance benefit payments from Iowa Workforce Development.

#### Important ATM Safety Tips

- Be aware of your surroundings at all times.
- Exercise extra caution at night. Whenever possible, bring a friend.
- Always take your receipts or transaction records with you.
- Refrain from displaying cash, and put it away as soon as the transaction is completed. Wait to count your cash until you are in the safety of a locked enclosure, such as a car or home.
- Report all crimes immediately to the operator of the ATM and to local law enforcement.
- Watch for suspicious persons or activity around the ATM. If you notice anything out of the ordinary, come back later or use another ATM elsewhere. If you observe suspicious persons or circumstances, do not use the machine at that time. If you are in the middle of a transaction, cancel the transaction, take your card, and leave the area and come back at another time or use an ATM at another location.
- Ensure no one sees you enter your PIN.

### 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 will no longer work.

### 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.
- Refer to the Fee Table for fees that apply if you use other services.

### How to Avoid Fees

- Ask for cash back with your purchases for cash throughout the month.
- Use your free cash withdrawals at participating bank ATMs or any Visa member bank teller window.
- Check your account balance by using the web. Save time and enjoy the convenience of using the website to validate transactions posted to your account and track your purchases.

### ATM Surcharge Fees

Some bank ATMs will apply an additional fee called a surcharge to use their ATM. You can avoid this fee by using any of the following bank ATM locations displaying these brand marks:



### 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 or Web site to activate this notification process.
- For telephone notification of deposits to your account, call the IVR at 1-866-899-5611 and follow the prompts to setup this service.
- For email notification of deposits to your account, go to [www.EPPICard.com](http://www.EPPICard.com). Setup your web ID and password and enter your personal email address. Each time a deposit is posted to your account, you will receive an email notification.

### You Can Use Your Visa Debit Card to Make Purchases or Get Cash!



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.

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 <a href="http://www.EPPICard.com">www.EPPICard.com</a>	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 same month.

\*\*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.