



The Indiana Debit Card is issued by PNC Bank pursuant to a license from Visa U.S.A. Inc.

FREQUENTLY ASKED QUESTIONS Regarding The New Indiana Visa® Debit Card

The **Visa Prepaid Debit Card** is the new way to receive your payroll funds. Your Payroll Office will post your payments to your personal Visa prepaid debit account for your convenience.

How do I get the new Visa Debit Card?

- If you do not enroll in direct deposit, you will receive the new Indiana Visa Debit Card—you are pre-enrolled.
- Your card will be sent to you in the mail.
- Activate your card immediately by calling the customer service number and selecting a PIN, as instructed when you received your card in the mail.
- We will post all future payments to the new Indiana Visa Debit Card.

Benefits of the New Visa Debit Card

- Automated notification via phone, when a deposit is posted to your account.
- Customer service toll-free number to answer questions and obtain your balance.
- Web access to your account and personal transaction history.
- Access to your funds anywhere Visa debit cards are accepted.

To Make Purchases

- Simply present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for “cash back” with your purchase at most merchant locations.

To Get Cash at an ATM or Bank

- You can get free ATM cash withdrawals ONLY at PNC Bank or MoneyPass locations.
- When using your card at an ATM, insert the 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.”
- Don’t forget to take your receipt.
- When using your card at the bank teller window, present your card and tell the cashier the amount of cash you wish to receive. You may be asked to sign a receipt.

ATM Balance Inquiries

- You may check your account balance at ATMs for \$0.40.
- Insert your card and enter your PIN.

ATM Balance Denials

- You are allowed one free ATM denial with each deposit, each month.
- Avoid this fee by checking your account balance online.

Surcharge Fees

- Some bank ATMs will apply a surcharge fee to use their ATM.
- Avoid this fee by using PNC Bank, Alliance One Bank, and Money Pass ATMs. Look for these brand marks:



- Always read the ATM messages carefully.
- You may cancel the transaction if you wish to avoid the fee.
- Press “Enter” if you wish to continue the transaction and pay the fee.

You can use your card wherever you see any of these brand marks:



Visit our site for more information
www.EPPICard.com

Are there fees for using the card?

- For each deposit to your Card account during the calendar month, you are allowed one (1) free ATM cash withdrawal only at “in-network” (PNC Bank or MoneyPass) ATMs, or one (1) free bank teller withdrawal at Visa Member bank locations. Any unused free ATM cash withdrawals with a deposit do not expire, but accumulate; so you will have access to your funds at no charge.
- For cardholders who do not receive a deposit during the calendar month, you are allowed one (1) free ATM cash withdrawal only at in-network ATM locations. Any unused free ATM cash withdrawal, when a deposit is not received, expires at the end of the calendar month.
- The following fees apply if you use other services:

Fee Table	
ATM cash withdrawals - Free ONLY at PNC Bank and MoneyPass locations	\$1.05 each withdrawal, after free transactions are used
ATM cash withdrawal at non-participating banks	\$1.05 each time
Cash withdrawals at bank teller windows	\$2.10 each withdrawal, after free transactions are used
Purchases	No fee
Cash back with purchase	No fee
ATM Balance Inquiry	\$0.40 each time
ATM Denial - One free per deposit - Free transactions expire each month	\$0.20 each time, after free transactions are used
Card Replacement - One free replacement each year	\$5.00 after initial issuance
Expedited card delivery	\$15.00
International transactions	\$1.50 each time
Monthly Account Access via IVR (telephone) or Operator-assisted telephone call - Two free IVR calls + one free with each deposit - Two free operator assisted calls + one free with each deposit - Free transactions expire each month	\$0.40 each time, after free calls each month
Card Account Inactivity Fee - After fourteen (14) months of inactivity	\$0.50 each month, thereafter

Customer Service Fees

- Each month, you are allowed two (2) free calls PLUS one additional call per deposit to the customer service integrated voice response (IVR) service to check your balance, or to speak with an operator.
- After the allocated free calls, your account is charged \$0.40 for each additional call made during the calendar month.
- There is no charge for reporting a lost or stolen card or to question a transaction posted to your account.

Understanding the Free Transactions Made Available to You

Your free cash withdrawal transactions per deposit never expire and will accumulate until used. Your free cash withdrawal transaction earned each month when you do not receive a deposit expires at midnight of the last calendar day of the month if not used. Only after you use all the free transactions will you be charged a fee. Remember, merchants do not charge a fee for cash back with a purchase; an easy way to manage your money.

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.

Electronic Notification of Deposits by phone or email—With your new Indiana Visa Debit Card, you may choose to have automated notification of your deposits by calling the IVR and selecting this service. Follow the prompts to setup your phone notification preference. For email notification of deposits to your account, go to www.EPPICard.com. Setup your web ID and password and enter your email address. Each time a deposit is posted to your account, you will receive an email notification.

Spend your money at your convenience

You can use your Indiana Visa Debit Card at merchant locations worldwide anywhere Visa debit cards are accepted. Your card is safer and more convenient than using cash or checks.

