

Your ESC Debit MasterCard® Card



Customer Service

- Check your balance.
- Select or change your Personal Identification Number (PIN).
- Review transaction history.
- Register a merchant complaint.
- Ask questions about card use.
- Report lost or stolen cards.

For questions about your eligibility or benefits, call the Employment Security Commission or check ESC's Web site at:

www.ncesc.com

www.EPPICard.com

View your account balance and transaction history online.

Call 1-866-461-4096 (Toll Free)
24 hours a day / 7 days a week

For Customer Service from outside the U.S. call:
801-352-3117 (Collect)

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

You are allowed unlimited free calls to Customer Service each month to check your balance or to hear your transaction history.

North Carolina

Getting Started with Your ESC Debit MasterCard®

Your ESC Debit MasterCard® is more convenient than cash or checks and can be used at merchant and bank locations worldwide.

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 account.
- There are no charges for merchant transactions, and you can request cash-back with your purchase.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

To Get Cash

- At an ATM that displays MasterCard®.
- Cash-back with a purchase at a merchant that accepts MasterCard®.
- From a Teller in a bank location that displays the MasterCard® brand mark.

ATMs—For Cash Withdrawals

- Insert your card and enter your PIN.
- Press either the Checking or Saving button on the ATM.
- Select Cash Withdrawal, enter the amount of cash needed and press Enter. Don't forget to take your receipt.

Purchases with Cash Back Using Your PIN

- You can request cash-back with a purchase.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

Cash From a Teller in a Bank

- Hand your card to the teller in a bank displaying the MasterCard® brand mark.
- Tell them how much cash you wish to receive.
- You may be asked to sign a receipt.

Surcharge Fees

- Some bank ATMs will also apply an individual convenience fee called a surcharge to use their ATM.
- Avoid this fee by using Wachovia Bank and Wells Fargo Bank ATMs. Look for these brand marks:



Go to
www.wachovia.com
to locate the nearest Wachovia ATM

Free Card Services Available to You

- **Purchases.** Unlimited purchases at merchant locations (PIN or signature).
- **Purchases with cash back.** Unlimited - store limit for cash (PIN only).
- **ATM cash withdrawals.** Each month you are allowed unlimited ATM cash withdrawals at Wachovia Bank (a division of Wells Fargo Bank) and Wells Fargo Bank ATMs.
- **ATM balance inquiry.** Each month you are allowed unlimited ATM balance inquiries at Wachovia Bank and Wells Fargo Bank locations.
- **Bank teller cash withdrawals.** For each deposit you are allowed two free cash withdrawals at MasterCard Member Bank teller windows. Free transactions expire on the last day of the month.
- **Customer Service Calls to the IVR.** Each month you are allowed unlimited free calls to the Customer Service Integrated Voice Response (IVR) to check your balance and hear your transaction history.

Other Card Services Available to You

- **ATM denials for insufficient funds.** Your account will be charged a fee of \$1.00 each time you request more money than is available in your account.
- **ATM balance inquiries at locations other than Wachovia Bank or Wells Fargo Bank.** Your account will be charged a fee of \$1.00 for each transaction at these ATM locations.
- **ATM cash withdrawals at locations other than Wachovia Bank or Wells Fargo Bank.** Your account will be charged a fee of \$2.25 for each cash withdrawal at these ATM locations.
- **Cash Withdrawals at Bank Teller Windows.** After using your free cash withdrawals, your account will be charged a fee of \$2.50 for each additional cash withdrawal.
- **Replacement Card.** One free per year; your account will then be charged a fee of \$5.00.
- **Expedited Card Delivery.** You may request overnight delivery, two business days only. A fee of \$15.00 will be charged for each delivery.
- **International ATM cash withdrawals.** Your account will be charged a fee of \$2.25 each.
- **International ATM balance inquiry.** Your account will be charged a fee of \$1.00 each.
- **International Currency Conversion.** Your account will be charged a fee of 3% of the transaction amount for all point-of-sale and ATM transactions.



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