



IMPORTANT INFORMATION REGARDING YOUR Unemployment Insurance Benefits

The North Carolina Debit MasterCard® Program

The North Carolina Debit MasterCard® is the new way to receive your benefits. This is a debit card designed specifically for North Carolina. You can get cash at banks and ATMs and make purchases at most stores in the USA and around the world. It is accepted everywhere MasterCard® debit cards are accepted.

Benefits of the North Carolina Debit MasterCard®

- No waiting for the check to be mailed.
- No worries about getting your check cashed.
- Spend your money by presenting your debit card.
- Use your money whenever—it is safe, fast and convenient.
- Customer Service toll free number to answer questions and obtain your balance.

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 many merchant locations.

To Get Cash at an ATM or Bank

- Each month, you are allowed two cash withdrawals at no charge to you. Either at a Wachovia ATM or Bank teller window.
- 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.
- Insert your card.
- Enter your PIN.
- Press the Balance Inquiry button.
- You will receive a printed receipt of your current balance.

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 ATMs.
- 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.
- Look for this brand mark:



WACHOVIA

Wachovia Bank, N.A., Member FDIC.
Wachovia is a registered trademark of
Wachovia Corporation.

How to Avoid Fees

- Save the cost of gas, ask for Cash Back with your purchases for cash throughout the month.
- Use your two free withdrawals each month.
- Use your free cash withdrawals at Wachovia ATMs or any MasterCard Member Bank teller window.
- Avoid ATMs other than Wachovia that surcharge you for your cash withdrawal.

Spend your money at your convenience

You can use your North Carolina Debit MasterCard® at merchant locations worldwide where the MasterCard® brand mark is displayed. Your card is safer and more convenient than using cash or checks.

Your card can be used wherever you see any of these brand marks:



The North Carolina Debit MasterCard® is issued by Comerica Bank.
ACS is an authorized representative of Comerica Bank.

Are there fees for using the card?

- There are no monthly fees for managing your funds.
- You are allowed two (2) free cash withdrawals each month at EITHER a Wachovia ATM or a MasterCard Member Bank teller window.
- The following fees apply if you use other services:

*Wachovia ATM Cash Withdrawal	Up to Two at no charge
*ATM Cash Withdrawal	\$1.50 after free withdrawals
*Cash-back at bank Teller window Purchases	\$2.50 per withdrawal (after 2 free) No fee
Cash-back with purchase	No fee
ATM Balance Inquiry	\$0.50 each time
*ATM Denial for Insufficient Funds	\$0.50 each time
*Monthly Account Access via IVR Card Replacement	\$0.35 after 5 th call \$5.00
Expedited Card Delivery	\$15.00
International Transactions	\$3.00 each time

* Each calendar month

Customer Service Fees

- You are allowed five (5) free calls to the Customer Service integrated voice response service (IVR) each month to check your balance or hear your transaction history.
- After five calls, your account is charged \$0.35 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.

Do I have a choice on how I get my benefits? Yes, there are two options for receiving your benefits, as listed below:

Debit Card—this is the standard method of receiving your unemployment benefits. You do not need to take any action in order to receive your debit card. The card will be mailed to you within days of your eligibility determination. If you do not wish to receive your benefits in this manner, you will need to complete an application for direct deposit and return it to ESC. Payments will be deposited on your debit card until the direct deposit application is processed by ESC.

Direct Deposit—if you already have a bank account and wish to have your benefits deposited into that account, simply complete the enrollment application. This will be mailed to your automatically from ESC when you apply for benefits. Or you may download the direct deposit enrollment form from our website at www.ncesc.com. Note: if you already receive your benefits through direct deposit, you will continue to do so.

Both options provide a safe, secure method of receiving your unemployment insurance benefits and allow you the most flexibility in accessing these funds.

How do I get a North Carolina Debit MasterCard®?

- You must be eligible to receive unemployment benefits.
- Your card will be sent to you in the mail, after eligibility determination.
- Activate your card immediately by calling our customer service number and selecting a PIN, as instructed on the card carrier.
- You may use your card only after benefits are deposited in your account.

For information regarding obtaining or using the North Carolina Debit MasterCard®:

- Contact our Customer Service Center at 1-866-461-4096.

For further information regarding your Unemployment Benefits:

- For Unemployment Benefit information, contact the Employment Security Commission.
- To update your mailing address for your unemployment claim, contact the Employment Security Commission or visit our website at www.ncesc.com.

Visit our site for more information
www.EPPICard.com