North Carolina

Welcome to your new MasterCard[®] Debit Card



North Carolina Department of Commerce Division of Employment Security (DES)



The DES Debit MasterCard Card is issued by Wells Fargo Bank, N.A., pursuant to a license by MasterCard International Incorporated.

Your new North Carolina Debit MasterCard®
Card is a safe and powerful financial tool that
works like cash, only better.

It's Welcome Everywhere You Shop

Because your North Carolina Debit MasterCard® Card is accepted at millions of places worldwide, you can use it for nearly anything, including:

Groceries

Monthly Bills

Prescriptions

Restaurants

Internet/Online Purchases

✓ Phone Orders

It's Easy to Improve Your Money Management

North Carolina MasterCard® Card transactions are automatically deducted from your Card and typically posted within 24 hours of your purchase.

You may check your updated balance and transaction record anytime, day or night, even weekends and holidays, by visiting www.EPPICard.com.

Gain Peace of Mind with Security Protections

When you sign for your purchases, your money comes directly from your Card, but you also get security protections that help prevent, detect and resolve fraud.

Receive Automatic Deposit Notifications

► You may receive an automatic deposit notification via text or email each time a deposit is made.

Sign-up at 1-866-461-4096 or www.EPPICard.com.

Where to Get Cash

- Get cash back at participating retailers when making a purchase using your PIN, including most grocery stores, home improvement retailers, and many other stores.
- Use your card for withdrawals at no charge at Wells Fargo ATMs nationwide or participating MasterCard® Member bank and credit union teller locations.

ATM Surcharge Fees

- ► Some ATM owners will charge an additional surcharge fee to use their ATM.
- ► Always read ATM messages carefully.
- ▶ Press the cancel key if you wish to avoid the fee.
- ▶ Avoid this fee by using Wells Fargo Bank ATMs.



Customer Service

We're here to help 24 hours everyday, including weekends and holidays. Visit **www.EPPICard.com** or call 1-866-461-4096 (Toll-Free)

- ► Check your balance
- ► Select or change your Personal Identification Number (PIN)
- ► Set-up automatic deposit notifications so you know when your funds have arrived
- ► Review your transaction history
- ► Report your Card lost or stolen

For customer service, when calling from outside the U.S., call 801-352-3117

How to use your North Carolina Debit MasterCard® Card



For Shopping

Swipe and Sign: Use your North Carolina Debit MasterCard® Card, tell the cashier you want to sign for your purchase and sign the receipt.

PIN-pad transactions: Swipe your Card, select CREDIT on the keypad and sign the receipt.



For Cash Back

Many merchants including most grocery stores, home improvement stores, and others allow you to get cash back when you make a purchase.

To get cash back when you make a purchase, you must press the "Debit" or "ATM" button on the retailer's terminal. Then enter your Personal Identification Number (PIN) and select the amount of cash back you would like to receive.



At the ATM

You will need your Personal Identification Number (PIN) to use an ATM.

Insert your North Carolina Debit MasterCard® Card into the ATM and enter your PIN.

Follow the prompts on the screen to complete your transaction.

You may check your available balance or withdraw cash at most ATMs.

Some bank ATMs may apply additional surcharge fees to use their ATM.



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At the Bank Teller

Hand your North Carolina Debit MasterCard® Card to any Bank or Credit Union Teller where MasterCard® is accepted.

Request how much cash you would like to receive.

You may need your PIN at some bank teller locations, or be asked to sign a receipt.



To Avoid Fees

Use your Card to make purchases wherever MasterCard is accepted.

Ask for Cash Back when you buy something at participating retailers.

Check your account balance, confirm deposits and track your transactions online at www.EPPICard.com.

Continue to call the Division of Employment Security if you have other questions about your eligibility or benefits. Or check DES' website:

www.ncesc.com