

# North Carolina

## Debit MasterCard® Card

### Customer Service

Visit [www.EPPICard.com](http://www.EPPICard.com) or call **1-866-461-4096**  
(24 hours/every day)

For Customer Service from outside the U.S. call: **801-352-3117**

**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](http://www.ncesc.com)

### Important Card Safety Tips

- ✓ Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your Card, or share it with anyone including friends, family, or someone who calls you on the phone. Our employees will never ask for your PIN. If you suspect fraud, please contact us as soon as possible.
- ✓ When using an ATM, have your Card out and ready to use as you approach. If you observe or sense suspicious persons or circumstances, do not use the ATM at that time.
- ✓ Always take your Card, receipts and transaction records.

### Do Not Throw This Card Away!



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

### Activate Your New Debit Card Immediately –

It's as easy as 1-2-3

- 1** Call 1-866-461-4096 to select your Personal Identification Number (PIN)
  - Enter your Card number when prompted
  - Enter the last four digits of your Social Security Number
  - Enter your Zip Code
  - Select a four (4) digit PIN
- 2** Sign your name on the back of your Card in ink
- 3** Start using your Card immediately anywhere MasterCard® is accepted. Read the enclosed Disclosure Statement to know your rights and responsibilities as a cardholder.

### Helpful Hints when using your North Carolina Debit MasterCard® Card



#### Shopping Flexibility and Power

Your Card is accepted anywhere MasterCard® cards are accepted including grocery stores, pharmacies, restaurants, automotive services, and your favorite retailers



#### Convenient Online Shopping

Shop online anytime including bookstores, clothing, electronics, gifts, travel, and just about everything



#### Easy 24/7 access to your Card information

Unlimited calls each month at no charge, including dollar balance and last ten (10) transactions at 1-866-461-4096 or [www.EPPICard.com](http://www.EPPICard.com)



#### Deposit notification by text or email

Sign-up at [www.EPPICard.com](http://www.EPPICard.com) or 1-866-461-4096



#### Gas Stations

To buy fuel simply present your card inside the store and tell the cashier how much you would like to purchase



#### Pay Bills Online

Use your Card to pay utilities, phone bills, cable TV, and more

### Fee Schedule

Description	Cost/Fee	Description	Cost/Fee
Monthly Card Account Maintenance	No Fee	Initial Card Issuance	No Fee
Deposit Notification* – Email, phone, or text message	No Fee	Purchases at point-of-sale (POS) locations – Pin or Signature	No Fee
Cash back with purchase	No Fee	Low Balance Alert* – Email, phone or text message	No Fee
ATM Cash Withdrawals (In-Network)	Unlimited free at Wells Fargo Bank ATMs	ATM Balance Inquiries (In-Network)	Unlimited free at Wells Fargo Bank ATMs
ATM Cash Withdrawals (Out-Of-Network)**	\$2.25 per withdrawal	ATM Balance Inquiries (Out-Of-Network)**	\$1.00 each inquiry
ATM Denial	– \$1.00 for each ATM denial – An ATM denial occurs when there are not available funds to cover your cash withdrawal request.	Expedited Card Delivery Fee	\$15.00 per request
Card Replacement	– One (1) free every twelve (12) month period – \$5.00 each time thereafter – Standard Delivery (5 to 8 business days) – Expedited Delivery (2 to 3 business days); additional Expedited Card Delivery Fee applies	International ATM Withdrawal Fee	\$2.25 for each international ATM withdrawal. (International Transaction Fee also applies)
Funds Transfer (to a bank account owned by you in the U.S.)	\$1.50 per transfer request	International ATM Balance Inquiry Fee	\$1.00 each inquiry
		International Transaction Fee – Applies to ATM cash withdrawals and POS transactions conducted outside of the U.S.	3% of U.S. dollar amount
		Teller-assisted Cash Withdrawals	– Two (2) free per deposit – \$2.50 for each additional transaction
		Customer Service Interactive Voice Response (IVR)	Unlimited free inquires to the IVR

\* You are responsible for all charges and fees associated with usage of e-mail or text messages imposed by your mobile carrier or internet service providers.

\*\* ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Visit our website at [www.EPPICard.com](http://www.EPPICard.com) or call us at 1-866-461-4096 to find the nearest locations of surcharge-free ATMs.

**Note to cardholder:** Fee-free transactions earned expire at the end of each calendar month if not used.

The Debit MasterCard Card is issued by Wells Fargo Bank, N.A., pursuant to a license by MasterCard International Incorporated. MasterCard and the MasterCard Brand Mark are registered trade marks of MasterCard International Incorporated.

Payment Solutions  
Provided by Xerox