

## Important Notice About Your New York EPPICard™ Debit MasterCard® Card

**Effective February 1, 2009  
new fees will apply.**

As a service to our New York Child Support Debit MasterCard cardholders, you are being advised of new fees and enhanced services to your current New York Debit MasterCard account. The New York State Office of Temporary and Disability Assistance is pleased to advise all cardholders of an expanded ATM network offering cash access without a surcharge fee. The additional non-surcharging ATMs allow easy access to cash from over 3100 locations located throughout the State at the following locations:

- Wachovia • Citizen's Bank • 7-Eleven Stores
- The MasterCard Alliance • Alliance One

If you have any questions about your New York Debit MasterCard or need information about ATM locations please call toll free 866-461-4093 24 hours a day, 7 days a week.

The New York State Office of Temporary and Disability Assistance is also pleased to announce a new fee schedule for the New York Debit MasterCard. The new fee schedule is shown in the table below. Please note the first two in-network ATM withdrawals are free.

This announcement satisfies the cardholder notification requirements of Regulation E.



The New York EPPICard™ Debit MasterCard® is issued by Comerica Bank, pursuant to a license by MasterCard International Incorporated. MasterCard® and the MasterCard® Brand Mark are registered trade marks of MasterCard International Incorporated.

**\* Remember, we will never ask you for your PIN.  
Never tell anyone your PIN.**

Fee Table	
<b>Purchases</b>	No fee
<b>Cash back with purchase</b>	No fee
<b>ATM cash withdrawal, or attempt to withdraw, at "in-network" bank ATM locations</b>	
• First two each calendar month	No fee
• Greater than two each calendar month	\$0.90 each withdrawal, no surcharge fee
<b>ATM cash withdrawal, or attempt to withdraw, at ATMs other than "in-network" bank locations</b>	\$0.90 each withdrawal, surcharge fee may apply
<b>ATM Balance Inquiry</b>	
• At "in-network" banks	No fee
• At other banks not "in-network"	\$0.50 each time
<b>ATM Denial</b>	
• Occurs when Account Balance is less than amount requested	\$0.50 each time
<b>Bank teller cash withdrawal</b>	No fee
<b>Overdraft Fee</b>	
• Occurs when a merchant or bank teller does not preauthorize a transaction to validate that funds are available to spend	\$15.00 applied if your card account is overdrawn at any time during the month. This monthly fee is charged at close of business on the last day of each calendar month.
• ATM denials or balance inquiries are performed with no funds available in the account	
<b>Card Replacement</b>	
• One free replacement each year	\$5.00 after initial issuance
<b>Expedited Card Delivery</b>	
• Two Day Delivery, Business Days only	\$15.00
<b>International ATM Cash Withdrawal</b>	
• 1% Currency Conversion Fees will apply	\$1.50 each time
<b>Monthly Account Access via IVR (telephone) or Operator-assisted Telephone Call</b>	No fee
<b>Operator-assisted telephone call</b>	No fee

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