

New York Debit MasterCard® Card

Payment Solutions
Provided by Xerox 

www.EPPICard.com

Activate Your New Debit Card Immediately

It's as easy as 1-2-3

- 1 Call **1-866-461-4093** to select your PIN
 - Enter your Card number when prompted
 - Enter the last four (4) digits of your Social Security Number
 - Enter your Date of Birth, MMDDYYYY (Example: 09061970)
 - Select a four (4) digit PIN
- 2 Sign your name on the back of your Card in ink.
- 3 Start using your Card immediately everywhere MasterCard® cards are welcome. Read the enclosed Terms of Use to know your rights and responsibilities as a cardholder.

Customer Service

Visit www.EPPICard.com or call **1-866-461-4093**
(24 hours/every day)

For Customer Service from outside the U.S. call: **801-352-3298**

Do Not Throw This Card Away!


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.


You are allowed two (2) ATM withdrawals for no fee each month at "in-network" bank ATMs within the State of New York.




Helpful Hints when using your New York Debit MasterCard® Card


 **Shopping Flexibility and Power**
Your Card is welcome everywhere 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 for no fee each month, including dollar balance and last ten transactions at 1-866-461-4093 or www.EPPICard.com

 **Deposit notification by text or email**
Sign-up at www.EPPICard.com or 1-866-461-4093

 **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
Purchases at point-of-sale (POS) locations – Pin or Signature	No Fee	Cash Back With Purchase	No Fee
ATM Withdrawals (In-Network)	– Two (2) for no fee each month at Wells Fargo Bank, Citizens Bank, Alliance One Credit Unions, and Allpoint ATMs located in the State of New York. – \$0.90 for each additional withdrawal	ATM Withdrawals (Out-Of-Network)*	\$0.90 for each ATM withdrawal not conducted at Wells Fargo Bank, Citizens Bank, Alliance One Credit Unions, and Allpoint ATMs located in the State of New York
ATM Balance Inquiry (In-Network)	– Unlimited inquiries for no fee at Wells Fargo Bank, Citizens Bank, Alliance One Credit Unions, and Allpoint ATMs located in the State of New York	ATM Balance Inquiry (Out-Of-Network)	\$0.50 each inquiry
ATM Denial	– \$0.50 for each ATM denial – An ATM denial occurs when there are not available funds to cover your cash withdrawal request.	Teller-assisted Cash Withdrawals	Unlimited withdrawals for no fee at MasterCard® Member Bank or Credit Union teller windows
Calls to Customer Service Representative	No Fee	Card Replacement	– One (1) for no fee every 12 month period – \$5.00 each additional card – Standard Delivery (5 to 8 business days) – Expedited Delivery (2 to 3 business days); \$15.00 – Expedited Card Delivery Fee also applies
International ATM Transaction Fee	– \$1.50 for each international ATM transaction. – International Transaction Fee also applies	International Transaction Fee	1% of transaction amount for each ATM cash withdrawal conducted outside of the U.S.
Deposit Notification** – Email, phone, or text message	No Fee	Low Balance Alert** – Email, Phone or text message	No Fee
Calls to Customer Service Interactive Voice Response (IVR)	No Fee	High Dollar Transaction Alert** – Email, Phone or text message	No Fee

* ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Visit our website at www.EPPICard.com or call us at 1-866-461-4093 to find the nearest locations of surcharge-free ATMs.

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

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

The New York Debit MasterCard® Card 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.