

Ohio

EPPICard® Debit MasterCard® Card

WELCOME GUIDE



The Ohio EPPICard® Debit MasterCard® Card is issued by Comerica Bank, pursuant to a license by MasterCard® International Incorporated.

Welcome to your Ohio EPPICard® Debit MasterCard®

For your convenience, your cash assistance benefits will be automatically deposited to your Ohio EPPICard® Debit MasterCard® Card account.



For Customer Service and Card Activation



Call 1-866-320-8822

24 Hours a Day / 7 Days a Week
International Calls: 1-866-771-6981 (Collect)



Card Account Balance & Transaction History
Visit: www.EPPICard.com



Activate Your Card Immediately

Call the toll-free Customer Service number **1-866-320-8822** (also found on the back of your card). Just follow the prompts to activate your Card, choose your secret four-digit Personal Identification Number (PIN) to activate your Card.



Get Cash

You can withdraw cash several convenient ways using your Card and PIN.

Ask for cash back at your favorite U.S. retailer locations. Most retailers do not charge a fee for this service.

You are allowed (1) ATM withdrawal for no fee per month at in-network locations.

You are allowed unlimited teller assisted cash withdrawals for no fee at MasterCard® Member Bank or Credit Union teller windows.



Receive Automatic Deposit Notifications

Set-up automatic deposit notifications so you know when your funds have arrived. You may receive an automatic deposit notification via email, phone, or text message each time a deposit is made. Sign-up at **1-866-320-8822** or www.EPPICard.com. (Standard text messaging rates apply.)



Avoid ATM Surcharge Fees

Some ATM owners may charge an additional fee called "surcharge" or "convenience fee" to use their ATM. Read the screen message carefully for information related to surcharge fees before you press "Enter". You can avoid this fee by using Fifth Third Bank, Alliance One and PNC Bank.

In-Network ATM's include PNC and Alliance One partners: Wright-Patt, Directions Credit Union, Ohio University Credit Union, Hancock Federal Credit Union and State Bank ATMs. You are allowed one (1) ATM withdrawal for no fee per month from In-Network ATM's. Look for these logos:



Where to Use

Use your Ohio EPPICard® Debit MasterCard® Card at retailers where MasterCard® is accepted. This excludes those restricted locations highlighted in the "Attention Cardholders" section below.

- Shopping
- Pay Bills
- Health Care and Prescriptions
- School Tuition and Supplies
- Groceries
- Pay-at-the-Pump for Fuel

Attention Cardholders: Federal Law prohibits the use of cash assistance payments at the following locations:

- any liquor store or retail establishment that mainly sells liquor;
- any casino, gambling casino or gaming establishment; or
- any retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state.

This includes Automated Teller Machine (ATM) withdrawals and Point-of-Sale (POS) purchase transactions.



Peace of Mind with Security Protections

Unlike checks or cash, you also get additional security protections that help keep your funds safe and prevent, detect and resolve fraud.



24 Hour Customer Service

If you need more information, or have questions about your Ohio EPPICard® Card anytime day or night, visit our web site at www.EPPICard.com or call us toll-free at **1-866-320-8822** (outside the U.S., call us at 1-866-771-6981). For questions about your cash assistance benefits or to update your mailing address, contact your case worker at the County Department of Job and Family Services.

Each month you can make up to ten (10) calls for no fee to the EPPICard® automated customer service to check your balance. A fee of \$0.25 will be assessed to your Card account for each additional call during that month.

There is no fee for calls to EPPICard® Automated Customer Service to:

- Request a replacement card
- Report problems with payments or deposits
- Ask for help with a problem with your Card account
- Select or change your PIN
- Report a lost, stolen or damaged card

We're available 24-hours everyday to check your balance, deposit and transaction history, change your PIN, report your card lost or stolen, or access general Card information.

Fee Schedule

This fee schedule lists the fees that will be withdrawn from your Card account balance, except where prohibited by law.

Description	Cost/Fee
Online Access to Card Account Information – Via www.EPPICard.com	No Fee
Cardholder Alerts** – Email, Phone or Text Message	No Fee
Transactions at Point-of-Sale (POS) Locations – PIN or Signature	No Fee
Deposit Notification** – Email, Phone or Text Message	No Fee
ATM Withdrawals (In-Network)	<ul style="list-style-type: none"> • One (1) ATM withdrawal for no fee per month at PNC or Alliance One partners: Wright-Patt, Directions Credit Union, Ohio University Credit Union, Hancock Federal Credit Union and State Bank ATMs • \$0.75 for each additional ATM withdrawal
ATM Withdrawals* (Out-Of-Network)	\$0.75 for each ATM withdrawal not conducted at PNC or Alliance One partners ATM locations
ATM Balance Inquiry (In-Network)	<ul style="list-style-type: none"> • One (1) ATM balance inquiry for no fee per month at in-network ATM locations • \$0.40 for each additional inquiry
ATM Balance Inquiry (Out-Of-Network)	\$0.40 for each out-of-network ATM balance inquiry
Teller-assisted Cash Withdrawal	No Fee for cash withdrawals at MasterCard® Member Bank or Credit Union teller windows
Replacement Card	No Fee to replace your Card
Calls to EPPICard® Automated Customer Service	<ul style="list-style-type: none"> • Ten (10) calls for no fee per month • \$0.25 for each additional call

* ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Read the screen message carefully for information related to surcharges before you press "Enter". You will have the option to cancel the transaction and go to another ATM.

** You are responsible for all charges and fees imposed by your mobile carrier or internet service providers.

Payment Solutions Provided by Xerox