

IMPORTANT INFORMATION ABOUT THE

Texas Debit Card Program

With Your Texas Debit Card

You can get cash at banks and ATMs and make purchases at most stores in the USA and around the world. It is accepted everywhere Visa® debit cards are accepted.

Benefits of the Texas Debit Card

- No waiting for the check to be mailed.
- · No worries about getting your check cashed.
- · Spend your money by presenting your debit card.
- Use your money whenever—it is safe, fast and convenient.
- Customer Service toll free number to answer questions and obtain your balance.

To Make Purchases

- · Simply present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for "cash-back" with your purchase at many locations.

To Get Cash at an ATM or Bank Teller

- Use an ATM for the convenience of cash withdrawals.
- Use your two free bank teller cash withdrawals each month.

ATM Balance Inquiries

- You may check your account balance at ATMs.
- A fee of \$0.50 will be charged for each ATM Balance Inquiry.
- Avoid this fee by calling 1-866-729-6159 or by accessing the Web at www.EPPICard.com.

Surcharge Fees

- Some ATMs will also apply an individual convenience fee called a surcharge to use their ATM.
- Avoid this fee by using a Wells Fargo® ATM and some selected
- Always read the ATM messages carefully.
- You may cancel the transaction if you wish to avoid the fee.

Spend Your Money at Your Convenience

You can use your Texas Debit Card at merchant locations worldwide, anywhere Visa debit cards are accepted. Your card is safer and more convenient than using cash or checks.

Use your card at:

- Banks and ATMs for cash
- Grocery stores
- · Doctors' offices
- · Clothing, department, and discount stores
- · Office and school supply stores
- · Merchants for Cash Back with purchase
- Restaurants
- Drug stores and pharmacies
- · Wherever Visa debit cards are accepted

Are there fees for using the card?

- Each month, you will receive two (2) free cash withdrawals at any Wells Fargo® ATMNo Fee
- Each month, you will receive two (2) free cash withdrawals at any Visa financial institution's bank teller window......No Fee

Merchant Locations:

 Purchases......No Fee

Wells Fargo Banks:

Other Banks displaying the Visa or PLUS brand mark:

- ATM\$1.25 each time
- Bank Teller......\$2.00 each time after 2 free

Other Fees:

 ATM Balance Inquiry\$0.50 each time • ATM Denial for Insufficient Funds.....\$0.50 after 2nd request International Transactions\$1.25 each time Card Replacement\$5.00 • Expedited Card Delivery......\$15.00

How to Avoid Fees

- Use your two free bank teller cash withdrawals each month.
- Use your two free cash withdrawals at Wells Fargo® ATMs.
- Make balance inquiries online or by calling 1-866-729-6159.

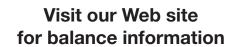
Customer Service

- · Web access to your account balance and transaction history.
- A Toll free number for questions, 1-866-729-6159.
- · Report a lost or stolen card.
- Request information about your account or dispute a transaction posted to your account.
- Request a printed monthly statement.

How Do I Get a Texas Debit Card?

- If you do nothing, you will receive a Texas Debit Card and payments will be posted to this account.
- · Your card will be sent to you by mail.
- · Activate your card immediately by selecting a PIN as instructed on the card carrier.
- You can use your card only after payments are made to your account.

Your card can be used wherever you see any of these brand marks:



www.EPPICard.com





