

# Your New Texas Debit Card



The Texas Debit Card is issued by Wells Fargo® Bank, N.A. pursuant to a license from Visa® U.S.A. Inc.

## Customer Service

- Check your balance.
- Select or change your Personal Identification Number (PIN).
- Review transaction history.
- Register a merchant complaint.
- Ask questions about card use.
- Report lost or stolen cards.

Visit our website at  
[www.EPPICard.com](http://www.EPPICard.com)

View your account balance and transaction history online.

Call 1-866-729-6159 (Toll Free)  
24 hours a day – 7 days a week

For Customer Service outside the U.S. call:  
210-334-6611 (Collect)

This toll-free number is for your convenience in asking questions about your account balance and merchant transactions posted to your account. For any other questions, continue to call your local office.

# Texas

## Getting Started with Your Texas Debit Card

Your payments will be deposited to your Texas Visa® Debit Card account. You may not spend more than the amount of funds posted to your account.

### PIN Selection

- Before using your card, you must activate it by selecting your Personal Identification Number (PIN).
- Follow the instructions on the document attached to your card to select your PIN.

### To Make Purchases or Get Cash Back

- Present your card when paying for an item.
- The cashier will ask for your signature or for you to enter your PIN.
- If you swipe your card, follow the instructions on the screen.
- The purchase price will be deducted from your account.
- You can request cash back above the amount of your purchase at stores who offer it.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need. Merchants may have different limits on how much cash they can provide — be sure and ask.

### To Get Cash

- At any ATM that displays the Visa® brand mark.
- Cash back with a purchase at a merchant that accepts Visa debit cards.
- From a teller in a bank location that displays the Visa brand mark.

### ATMs — For Cash Withdrawals

- Insert your card and enter your PIN.
- Press either the Checking or Savings button on the ATM.
- Select Cash Withdrawal, enter the amount of cash needed and press Enter.

### Purchases with Cash Back Using Your PIN

- You can request cash back with purchase.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

### Cash From a Teller in a Bank

- Hand your card to the teller in a bank displaying the Visa brand mark.
- Tell them how much cash you wish to receive.
- You may be asked to sign a receipt.

**ATM surcharges** — Some ATMs will apply a fee called a surcharge to use their ATM. Always read the ATM messages carefully. You may cancel if you wish to avoid the fee or press Enter and pay the fee.

**International transactions** — When traveling outside the USA, use your card for convenience. You may incur a currency conversion fee for International Transactions performed outside the USA.

### Cost to You for Certain Transactions

|   |                               |
|---|-------------------------------|
| Each month you will receive two (2) free cash withdrawals at any Wells Fargo ATM                                  | No fee                        |
| Each month, you will receive two (2) free cash withdrawals at any VISA financial institution's bank teller window | No fee                        |
| <b>Merchant locations:</b>  |                               |
| • Purchases   | No fee                        |
| • Cash back with purchase   | No fee                        |
| <b>Wells Fargo banks:</b>   |                               |
| • ATM   | \$1.25 each time after 2 free |
| <b>Other banks displaying the VISA or PLUS brand mark:</b>  |                               |
| • ATM   | \$1.25 each time after 2 free |
| • Bank teller   | \$2.00 each time after 2 free |
| <b>Other fees:</b>  |                               |
| • 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.

## No Surcharge Fees at Wells Fargo Bank ATMs



Use your money where you want,  
any time you want!

The Texas Debit Card is accepted at merchant and bank locations worldwide wherever Visa debit cards are accepted.

You can use your card wherever these brand marks are displayed, which may include:

- Purchases at your favorite merchant location.
- A purchase with cash back for spending money.
- Cash withdrawal at ATMs and bank teller windows.

