

IMPORTANT NOTICE ABOUT YOUR NEW JERSEY DEBIT MASTERCARD®



The New Jersey Debit MasterCard is issued by Comerica Bank pursuant to a license by MasterCard International Incorporated. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Effective November 1, 2012, changes are coming to your New Jersey Debit MasterCard $^{\circ}$

 You are allowed one (1) free ATM cash withdrawal per deposit each calendar month, but only if it is conducted at an "in-network" (MoneyPass) ATM.



- If you do not receive a deposit during the calendar month, you are allowed one (1) free ATM cash withdrawal each month at "in-network" ATMs only.
- A fee of \$1.25 will be assessed for each ATM cash withdrawal after the free withdrawal is used and at ATMs that are not a MoneyPass ATM.
- You are allowed one (1) free cash withdrawal each month at MasterCard member bank teller windows.
- A fee of \$2.00 will be assessed for each teller cash withdrawal thereafter.
- Free cash withdrawals expire at the midnight the last day of the current month if not used.
- Merchant Point of Sale: There is not a charge for a purchase at merchant locations when performing signature-based transactions. There is a \$0.20 fee for purchase using your

PIN. A fee of \$0.20 is charged to your Card account for a purchase with cash back at merchant locations.

 A fee of \$3.00 will be assessed for each international transaction, ATM, or Point-of-Sale conducted outside of the United States. An additional fee equal to 3% of the amount of the transaction will be charged for each international transaction.

Additional Services

- There is no fee to sign up for deposit notification, low balance and/or high balance alert via email, phone, or text message.*
- You can make unlimited free calls to the Customer Service Interactive Voice Response (IVR) each month to check your balance or hear your transaction history.
- There is no fee to perform an ATM balance inquiry at any ATM.
- All other fees apply, when using your card.

* Your carrier may charge you a fee for phone or text message delivery depending upon your cellular service plan.