

This is Your New Jersey Debit MasterCard® Card



Do Not Throw this Card Away!

**Enjoy the Benefits of Your
New Jersey Debit Card**

New Jersey Debit Card Customer Service

**Call 1-866-461-4094
24 hours a day-7 days a week**

ATM Surcharges

Some ATMs will also apply an additional convenience fee called a surcharge to use their ATM. *You can avoid this fee by using any PNC Bank or Wachovia Bank ATMs.* Always read the ATM messages carefully. You may cancel if you wish to avoid the fee, or press enter and pay the fee. Look for these brand marks:



PNC Bank, Member FDIC, is a registered trademark of the PNC Financial Services Group, Inc.



WACHOVIA

Wachovia Bank, N.A., Member FDIC, Wachovia is a registered trademark of Wachovia Corporation.

**AVOID SURCHARGING
AT WACHOVIA AND
PNC ATMs**

Cost to You for Certain Transactions

You can receive one (1) free cash withdrawal per deposit to your account per calendar month from any bank teller window in any bank displaying the MasterCard brand mark OR at any Wachovia bank ATM. (Unused free withdrawals expire on the last day of the month following the deposit. For example, an unused free withdrawal for any deposit made in March will expire on April 30.) After that, the following fees will apply for other transactions exceeding the number of monthly deposits:

Wachovia Banks:	
ATM	\$1.25 each time (no surcharge fee)
Bank Teller	\$2.00 each time
PNC Banks:	
ATM	\$1.25 each time (no surcharge fee)
Bank Teller	\$2.00 each time
Other Banks displaying the MasterCard® brand mark:	
ATM	\$1.25 each time (plus any surcharge fee)
Bank Teller	\$2.00 each time
Other fees:	
ATM Balance Inquiry	\$0.40 after second request
ATM Denial for Insufficient Funds	\$0.40 each time
Monthly Account Access via IVR (balance inquiry)	\$0.25 after 4th call
Card Replacement	\$5.00
Expedited Card Delivery	\$12.00
International Transactions	\$3.00

For Customer Service from outside the U.S. call:
801-352-3278 Collect

You will continue to call your Agency or local office for all other questions.

Activate Your New Jersey Debit Card Right Away

- **Select your PIN by calling the 800 number in your materials.**
 - Enter your card number, when prompted
 - Enter the last four digits of your Social Security number
 - Enter date of birth, MMDDYYYY. (Example: 10011960)
 - Select a four digit PIN. Enter it a second time to verify.
- **Remember your PIN! You need your PIN to use your card.**
- **Sign your name in ink on the back of your card.**
- **Read the Disclosure Statement to know your rights and responsibilities as a cardholder.**

Replacement Card—You Must Select Your PIN Again

- Chose the same PIN or enter a new one
- Be sure to destroy your old card, it no longer works

You Can Use Your New Jersey Debit Card to Make Purchases or Get Cash!

With your new card, you can make purchases at millions of locations worldwide that accept MasterCard debit cards and Maestro or Cirrus ATMs. If you do not see the MasterCard, Maestro or Cirrus brand marks, ask if you can use the card.



The New Jersey Debit Card is issued by Comerica Bank. ACS is an authorized representative of Comerica Bank.

Visit our Web site at:
www.EPPICard.com