



# Facts You Should Know About the Illinois Debit MasterCard® Card

**The Illinois Debit MasterCard Card** — A better way to receive your provider payments from IDHS. Simply spend your money by presenting your debit card—It is safe, convenient and secure. To receive the Illinois Debit MasterCard® Card you must sign and return the Provider Payment Option Form enclosed. Have questions? We have included information below about this new service.

## Benefits of the Debit MasterCard Card

- **PAYMENTS AVAILABLE IMMEDIATELY.** When your DHS payment is made, it is available right away. No waiting for the check to be mailed.
- **GET CASH FASTER.** No trip to the currency exchange or bank to cash your check. Get cash at ATMs, at bank teller windows, or at your favorite merchant location, displaying the MasterCard Member Acceptance Mark. Present your card at participating banks and tell the cashier the amount of cash you wish to receive. You may be asked for your ID and to sign a receipt. Get cash at an ATM, insert the debit card and enter your PIN. Press either the checking or savings button on the ATM, either works. Select "Cash Withdrawal." Enter the amount of cash needed and press "Enter." Don't forget to take your card and receipt.
- **SHOP WITH IT.** You can use your Illinois Debit MasterCard Card at merchant locations worldwide; anywhere debit cards are accepted and the MasterCard Acceptance Mark is displayed. Simply present your card when paying. The money is automatically deducted from your account. You may also ask for "cash back" with your purchase. There are no charges for point-of-sale transactions using your signature or PIN.
- **NOTICE BY PHONE FOR PAYMENTS.** You can sign up to receive phone or email notifications when payments are loaded to your account.
- **TOLL-FREE CUSTOMER SERVICE.** You have unlimited access to our web site 24 hours a day, 365 days a year. Once a payment is loaded, you may access information regarding your account via the toll-free customer service telephone number or the Internet at [www.eppicard.com](http://www.eppicard.com). You may also transfer money to another US bank.
- **RECEIVE MONTHLY STATEMENTS.** Use your money throughout the month – it is safe, fast and convenient. You receive a monthly paper statement to itemize and track payments for services you perform, and your purchases or withdrawals.
- **SECURE.** Your account is protected by your secret code (PIN) and is FDIC insured by the bank.

## How to Sign Up

- Fill out the enclosed Provider Payment Option Form.
- Make sure your current address is listed on the form.
- Mark the DEBIT CARD BOX.
- Return the completed, signed form to the address on the form.
- After receiving your card, you must activate it before you use it.



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## ATM Safety Tips

- Keep your Personal Identification Number (PIN) a secret.
- Have your debit card ready to use as you approach the ATM.
- Be aware of your surroundings. If you observe suspicious persons or circumstances, do not use the ATM at that time.



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

Free Services	
Initial Card Issuance	Free
Monthly Paper Statements	Free
Purchases at Point of Sale locations (PIN or Signature)	Free
Cash back with purchase	Free
ATM Balance Inquiry one (1) free per deposit each month - Only at Charter One Bank or - SHAZAM Privileged Status locations	Free
No Monthly Account Maintenance	Free
Deposit Notification - Email, phone or text message	Free
Low balance alert - Email, phone or text message	Free
Access to Account Information - Via the Web - Integrated Voice Response (IVR), or - Live Operator	Free
One New Replacement Card Each Year	Free
Bank teller cash withdrawal	Free
ATM cash withdrawal one (1) free per deposit each month - Only at Charter One Bank or - SHAZAM Privileged Status locations One free unused ATM withdrawal will rollover to Next Calendar month	Free

Fee for Other Services	
ATM cash withdrawal after free are used at Privileged Status ATMs	\$1.35 each withdrawal
ATM Balance Inquiry after free are used at Charter One Bank or SHAZAM Privileged Status ATMs	\$0.50 each time
ATM Balance Inquiry at ATMs other than Charter One Bank or SHAZAM Privileged Status ATMs	\$0.50 each time
ATM Denial for Insufficient Funds	\$0.50 each time
IVR Deposit Transfer to Another Bank Account	\$1.50 each transfer
Card Replacement - One free replacement each year.	\$4.00 after initial issuance
Expedited card delivery - Two day delivery; Business Days only	\$15.00
International Transactions - Currency conversion fee of 3% is added.	3% of cash/purchase

## ATM Surcharge Fees

- Some bank ATMs will charge an additional surcharge fee to use their ATM.
- Avoid this fee by using ATM locations that show these brand marks.
- Always read ATM messages carefully.
- Press the cancel key if you wish to avoid the fee.

