

Your Indiana Visa® Debit Card



The Indiana Debit Card is issued by National City Bank pursuant to a license from Visa U.S.A. Inc.

Customer Service Available to You

- 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.
- Setup phone deposit notification

Continue to call your Agency for questions regarding your payments.

www.EPPICard.com

View your account balance and transaction history online.

Call 1-888-393-5866 (Toll-Free)
24 hours a day / 7 days a week

For customer service from outside the U.S. call:
210-334-6615 (Collect)

This toll-free number is for your convenience in asking questions about your account balance and merchant transactions posted to your account.

Each month you are allowed to make two (2) free calls PLUS one additional call per deposit to the customer service Integrated Voice Response (IVR) to check your balance, hear your transaction history, or to discuss your account information with an operator. After the free calls, your account is charged \$0.50 for each additional call made during the calendar month.

INDIANA

053903500003

Getting Started with Your Visa Debit Card

Your payments will be directly deposited into your personal card account, a Visa prepaid debit account. Your Agency will post the payments to the account for your convenience. You are not allowed to spend more than the amount of funds posted to your account. You may use your card at merchant and bank locations worldwide wherever Visa Debit Cards are accepted.

PIN Selection

- Before using your card, you must activate it by selecting your Personal Identification Number (PIN).
- Follow the instructions on the card carrier 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 prompts on the screen.
- The purchase price will be deducted from your account.
- There are no charges for merchant transactions, and you can request cash back with your purchase.
- Enter the cash amount on the keypad or tell the cashier the amount of cash you need.

To Get Cash

- At an ATM that displays Visa, Interlink® or Plus®.
- Cash back with a purchase at a merchant that accepts Interlink.
- From a teller in a bank location that displays the Visa Member brand mark.

ATMs—For Cash Withdrawals

- Select participating bank ATMs including National City Bank or Money Pass.
- You can get free cash withdrawals ONLY at these two bank ATMs or store locations.
- 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.” Don’t forget to take your receipt.

Purchases with Cash Back Using Your PIN

- You can request cash back with a 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.
- There is no charge for this cash withdrawal if you use your free, one per deposit withdrawal.
- You may be asked to sign a receipt.

How to Avoid Fees

- Ask for cash back with your purchases for cash throughout the month.
- Use your free cash withdrawals at participating bank ATMs or any Visa Member Bank teller window.
- Avoid ATMs that surcharge you for your cash withdrawal.

Cost to You for Certain Transactions

- You are allowed one (1) free cash withdrawal with each deposit to your account at EITHER a participating bank ATM or a Visa Member bank teller window.
- Your free transactions per deposit will accumulate so that you will always have access to your cash at no charge. Only after you use the free transactions will you be charged a fee.
- The following fees apply if you use other services:

Fee Table	
ATM cash withdrawals - Free ONLY at National City Bank and MoneyPass - Free transactions never expire	\$1.25 each withdrawal, after free transactions are used
ATM cash withdrawal at non-participating banks	\$1.25 each time
Cash withdrawals at bank teller windows - Free transactions never expire	\$2.50 each withdrawal, after free transactions are used
Purchases	No fee
Deposit Transfer	No fee
Cash back with purchase	No fee
ATM Balance Inquiry	\$0.50 each time
ATM Denial - One free per deposit - Free transactions expire each month	\$0.25 each time, after free transactions are used
Card Replacement - One free replacement each year	\$5.00 after initial issuance
Expedited card delivery	\$15.00
International transactions	\$1.50 each time
Monthly Account Access via IVR (telephone) or Operator-assisted telephone call - Two free calls + one free with each deposit - Free transactions expire each month	\$0.50 each time, after free calls each month

ATM Surcharges—Some bank ATMs will apply a fee called a surcharge to use their ATM. *You can avoid this fee by using any of the following banking locations:*



Always read the ATM messages carefully. You can cancel if you wish to avoid the fee or press enter and pay the fee.

ATM Safety Tips

- Keep your Personal Identification Number (PIN) a secret.
- Have your ATM 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.

Deposit Transfer to Personal Bank Account—Optional Service

You may transfer deposits from your debit card account to your checking or savings account. There is no fee for this service.

- Dial the toll-free customer service number, listen closely to the prompts.
- You will be asked to confirm the information.
- The transfer will take 2-3 days to process, 5-7 days to return an error from your bank.

Use your money where you want, anytime you want!

The Visa Debit Card is accepted at merchant and bank locations worldwide wherever Visa Debit Cards are accepted. If you don't see the Visa brand marks, ask the cashier if they accept Visa debit. You can use your card wherever these brand marks are displayed.

