



# Frequently Asked Questions

**Validate your current address.** To ensure that your card is delivered to your current address, validate your address by making sure it is correct. To update your mailing address, call the toll free number, 1-866-320-8699, immediately.

**The Oklahoma Debit Card.** The Oklahoma Employment Security Commission (OESC) has implemented a new "all electronic" payment program for receiving your payments by using either a new prepaid debit card called the Oklahoma Debit MasterCard® Card or direct deposit. If you wish to receive your payments by direct deposit, or you were previously enrolled in direct deposit and need to make changes, follow the direct deposit "Next Steps" instructions on the front side of this document. If you wish to receive your funds on the new debit MasterCard® card you do not need to do anything except validate your address. If you take no action, you will automatically be enrolled to receive a new debit card unless you were previously enrolled in direct deposit. To help you better understand the new Oklahoma Debit MasterCard®, we have included the most frequently asked questions about the new program below.

## Benefits of the New Debit MasterCard® Card

- No waiting for the check to be mailed.
- No worries about getting your check cashed.
- Spend your money by presenting your debit card.
- Use your money throughout the month—it is safe, fast, and convenient.
- Customer service toll-free number to answer questions and obtain your balance. (Customer service fees may apply, see below).
- Automated notification of deposits posted to your card account.

## To Make Purchases

- Simply present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for "cash back" with your purchase at many merchant locations.
- There are no charges for point-of-sale transactions using your signature or PIN.

## To Get Cash at an ATM

- You are allowed one (1) free ATM cash withdrawal for each deposit posted to your account each calendar month.
- Free cash withdrawals are available only at Bank of Oklahoma<sub>N.A.</sub> locations.
- ATM cash withdrawals at ATMs other than Bank of Oklahoma<sub>N.A.</sub> locations, your account will be charged \$2.00 for each withdrawal.
- When using your card 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 receipt.

## To Get Cash at Bank Teller Window

- When using your card at the bank teller window, present your card and tell the cashier the amount of cash you wish to receive.
- You may be asked to sign a receipt.

## Other ATM Fees

- Each month, you are allowed two (2) free ATM denials for insufficient funds. After the free transactions, your account will be charged \$0.50.
- Your account will also be charged \$0.50 each time you perform an ATM balance inquiry. Access the web for account information and avoid this fee.

## Surcharge Fees

- Some bank ATMs will apply an additional surcharge fee to use their ATM.
- Avoid this fee by using Bank of Oklahoma<sub>N.A.</sub> or Transfund® "NC" ATM locations. Look for these brand marks:



- Always read ATM messages carefully.
- You may cancel the transaction if you wish to avoid the fee.
- Press "Enter" if you wish to continue the transaction and pay the fee.

## Customer Service Fees

- Each month, you are allowed five (5) free calls to the customer service integrated voice response (IVR) service.
- After the allocated free calls, your account is charged \$0.50 for each additional call made during the calendar month.
- There is no charge for reporting a lost or stolen card or to question a transaction posted to your account.

## Spend your money at your convenience

You can use your Oklahoma Debit MasterCard® at merchant locations worldwide; anywhere debit cards are accepted and the MasterCard® brand mark is displayed.



The Oklahoma Debit MasterCard is issued by Comerica Bank pursuant to a license by MasterCard International Incorporated.

## Are there fees for using the card?

- You are allowed one (1) free ATM cash withdrawal for each deposit posted to your account each calendar month.
- Free cash withdrawals are available only at Bank of Oklahoma<sub>N.A.</sub> locations.
- Your free ATM transactions at Bank of Oklahoma<sub>N.A.</sub> will expire, if not used, at the end of the next month.
- The following fees apply if you use other services:

| Fee Table   |  |
|---|--|
| Purchases   | No Fee   |
| Cash back with purchase   | No Fee   |
| ATM cash withdrawal at Bank of Oklahoma <sub>N.A.</sub> ATMs<br>- One free with each deposit  | \$1.50 each withdrawal, after free transactions are used |
| ATM cash withdrawal at banks other than Bank of Oklahoma <sub>N.A.</sub>  | \$2.00 each time   |
| ATM Balance Inquiry<br>- Free account information on the web  | \$0.50 each time   |
| ATM Denial<br>- Two free each month<br>- Free transactions expire each month  | \$0.50 each time, after free transactions are used       |
| Bank teller cash withdrawals at Bank of Oklahoma <sub>N.A.</sub>  | No fee   |
| Bank teller cash withdrawal at banks other than Bank of Oklahoma <sub>N.A.</sub>  | \$2.00, each time  |
| Card Replacement<br>- One free replacement each year  | \$4.00 after initial issuance                            |
| Expedited card delivery   | \$14.00  |
| International ATM Cash Withdrawal<br>- Currency Conversion Fees will also apply   | \$1.50 each time   |
| Monthly account access via IVR (telephone) or operator-assisted telephone call<br>- Five free calls each month<br>- Free transactions expire each month | \$0.50 each time, after free calls each month            |

## Do I have a choice in how I get my payments?

Yes, there are two options. You may use direct deposit, or you may select the Oklahoma Debit MasterCard. If you already have a bank account, your payments can be deposited into your account using Direct Deposit. Call the Customer Service number and they will mail to you the Direct Deposit enrollment form. You must sign and mail the form back, before deposits will be sent to your bank account. You can find the direct deposit form at [www.eppicard.com](http://www.eppicard.com) or if you do not have internet access, you can call 1-888-401-9843. If we do not receive your direct deposit information before your first deposit, you will automatically receive a debit MasterCard.

**Validate your current address**—To ensure that your card is delivered to your current address, validate the address the Agency has on file. To update your mailing address, call the customer service number, 1-888-401-9843, and provide the new information.

**If you do nothing, you will receive an Oklahoma Debit Card and payments will be posted to this account.**

**Electronic Notification of Deposits by phone or email**—With your new debit card, you will automatically receive electronic notification each time a deposit is posted to your account. You may choose the preferred option either by the IVR or accessing your account online via the web.

## Can My Payments be Returned to OESC?

- Yes, deposits made to your account as payments will be returned to OESC should you fail to activate your new card within 90 days from the date the card was issued and mailed.
- Also, payments will be returned to OESC if we do not have your correct address and we are unable to deliver your debit card by regular mail.

## 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.

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