

Oklahoma

Notice of Changes to your Oklahoma Debit MasterCard® Card

Effective **July 31, 2013**, changes are coming to your Oklahoma Debit MasterCard® Card that has been issued for your Unemployment Insurance deposits. This includes changes in fees, in-network ATM locations, surcharge-free ATM locations, and security features:

- ▶ In-Network ATMs will include Comerica Bank and MoneyPass® ATMs. Please note, effective **July 31, 2013**, you will no longer be able to use your free ATM withdrawals at Bank of Oklahoma ATMs.
- ▶ Some ATM owners charge their own fees called a “surcharge” or “convenience fee”. You can avoid this surcharge by using Comerica Bank or MoneyPass ATMs. Please note, effective **July 31, 2013**, you will no longer be able to avoid surcharges at Bank of Oklahoma or TransFund ATMs.

See Below For Additional Changes to your Oklahoma Debit MasterCard Card.

Selected Cardholder Fees		
Please refer to the Terms of Use for a complete list of cardholder fees.		
Fee Description	Current Fees	Fees Effective July 31, 2013
ATM Withdrawals (In-Network)	<ul style="list-style-type: none"> – One (1) free per deposit at Bank of Oklahoma ATMs – One (1) free each month in months where a deposit is not received – \$1.50 each ATM withdrawal thereafter 	Unlimited free at Comerica Bank or MoneyPass® ATMs
ATM Withdrawals (Out-of-Network)*	\$2.00 for each ATM withdrawal not conducted at Bank of Oklahoma ATMs	\$1.25 for each ATM withdrawal not conducted at Comerica Bank or MoneyPass ATMs
ATM Balance Inquiry	\$0.50 each inquiry	<ul style="list-style-type: none"> – One (1) free at MoneyPass® or Comerica Bank ATMs per deposit – \$0.50 each additional inquiry – \$0.50 each inquiry at ATMs other than MoneyPass or Comerica Bank.
ATM Denial	<ul style="list-style-type: none"> – Two (2) free each month – \$0.50 each ATM denial thereafter – An ATM denial occurs when there are not available funds to cover your cash withdrawal request. 	<ul style="list-style-type: none"> – \$0.50 for each ATM denial – An ATM denial occurs when there are not available funds to cover your cash withdrawal request.
Teller-assisted Cash Withdrawals	<ul style="list-style-type: none"> – Unlimited free at Bank of Oklahoma ATMs – \$2.00 for each teller-assisted cash withdrawals conducted at banks other than Bank of Oklahoma 	<ul style="list-style-type: none"> – One (1) free per deposit at MasterCard® Member Bank or Credit Union – \$2.00 for each additional transaction
Card Replacement	<ul style="list-style-type: none"> – One (1) free each twelve (12) month period – \$4.00 for each additional card. – Standard Delivery (5 to 8 business days). – Expedited Delivery (2 to 3 business days); additional Expedited Card Delivery Fee applies. 	No Change
Expedited Card Delivery Fee	\$14.00 per request	\$15.00 per request
Customer Service Interactive Voice Response (IVR)	<ul style="list-style-type: none"> – Five (5) free inquiries per month to the IVR; – \$0.50 for each additional inquiry. 	No Change
Inactivity Fee**	<ul style="list-style-type: none"> – \$4.00 per month after six (6) months of inactivity. – Inactivity is defined as no deposits, cash withdrawals, balance inquiries or purchases for six (6) consecutive months 	<ul style="list-style-type: none"> – \$1.50 per month after 360 days of inactivity following activation of your Card – Inactivity is defined as no deposits, cash withdrawals, balance inquiries or purchases for 360 consecutive days
International Transaction Fee	1% of transaction amount for each ATM cash withdrawal, teller-assisted cash withdrawal, POS transaction and purchase with cash back transaction conducted outside of the United States.	2% of transaction amount for each ATM cash withdrawal, teller-assisted cash withdrawal, POS transaction and purchase with cash back transaction conducted outside of the United States.
International ATM Transaction Fee	\$1.50 for each International ATM transaction (International Transaction fee also applies)	\$1.25 for each International ATM transaction. (International Transaction fee also applies)
Mailed Card Account Statement	Currently Not An Available Service	\$1.50 per month

* ATM owners may charge an additional fee called a “surcharge” or “convenience fee”. Visit our website at www.EPPICard.com or call us at 1-866-320-8699 to find the nearest locations of surcharge-free ATMs.

** The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

Note to cardholder: Fee-free transactions earned expire at the end of each calendar month if not used.

IMPORTANT NOTICE OF CHANGE IN TERMS:

For security purposes, we may impose limits on the dollar amount, number, and type of transactions performed using your Card Account, such as daily ATM cash withdrawals, daily funds transfers from your Card Account to other accounts, and daily Card Account purchase transactions. In addition, an ATM owner or operator may impose additional ATM withdrawal limits and/or surcharges.

Read the Terms of Use to know your rights and responsibilities as a cardholder.

You may obtain a copy of the Terms of Use at www.EPPICard.com