

Your Utah EPPICard™ MasterCard® Card



Customer Service

- Report lost or stolen cards
- Check your balance
- Change your PIN
- Review transaction history
- Register a complaint about a card issue
- Ask questions about card use

www.EPPICard.com/UT
for information about your account

Call ☎ **800-241-9499**
24 hours a day—7 days a week

For international Customer Service call:
801-567-5341 collect

The Customer Services number listed above is for anything relating to your EPPICard™ MasterCard account. For questions regarding anything else about your case, contact your state agency directly.

Utah

Getting started with your EPPICard™ MasterCard!

Your EPPICard™ MasterCard is more convenient than cash or checks and can be used at millions of locations worldwide. Read this carefully to avoid unnecessary charges!

How to Make Purchases

- Present your card when paying for an item
- At most merchants you will be asked for your signature; at some merchants you will have an option to use your PIN
- The purchase price will be deducted from your account

How to Get Cash

Accessing your cash is easy—There are several ways to get cash using the EPPICard™ MasterCard:

- From an ATM that displays MasterCard, Maestro or Cirrus
- Cash Back with a purchase at a merchant that accepts Maestro
- From a Teller at a bank location that displays the MasterCard brand mark

ATMs

*You can use any ATM that has the **MasterCard, Maestro or Cirrus** brand mark on it.*

- You may press either the checking or savings button to receive cash

ATM Transaction Fees—When you make a withdrawal at an ATM there will always be a transaction charge of \$0.85 to your account and a \$0.50 charge for balance inquiry.

ATM Surcharges—Most ATMs in Utah will add a surcharge to your transaction. Surcharges may range from \$1.25 to \$2.50 and will be in addition to the ATM Transaction fee. ATMs will warn you that a surcharge will be applied before you receive your money. You may cancel the transaction at the ATM screen if you do not want to pay the surcharge. Cardholders may find grocery stores, supermarket chains and some bank/credit union ATMs which allow for ATM withdrawals with no surcharging at their ATMs.

Utah EPPICard™ cardholders can use Zions Bank ATMs for a reduced surcharging rate.

ZIONS BANK

Cash Back with a Purchase

*Many retailers, particularly grocery stores who accept Maestro, will give you cash back with **no charge** when you make a purchase using your card and your PIN.*

- Tell the cashier you want cash back when you make the sales transaction. Your PIN will be required.

From a Teller at a Bank

- Hand your card to the teller in a bank displaying the MasterCard brand mark
- Tell them how much cash you wish to receive
- There is no charge to you to get cash withdrawals at a bank that displays the MasterCard brand mark
- If a bank charges you for a cash withdrawal report the incident to Customer Service for credit (Customer Service may ask for a copy of your transaction slip)

Use your money where you want, anytime you want!

The EPPICard™ MasterCard is accepted at millions of locations worldwide and gives you access to cash at over 892,000 ATMs. Many retailers that accept Maestro, in addition to grocery stores, will let you get cash back with purchases.

The Utah EPPICard™ MasterCard is accepted everywhere a MasterCard debit card is accepted. You can use your card at:

- Grocery Stores
- Clothing Stores
- Office & School Supply Stores
- Restaurants
- Discount Stores
- Department Stores
- Home Furnishing Stores
- Theaters
- Gas stations (must go inside)
- Drug Stores and Pharmacies
- Video Stores
- Doctors Offices
- ATMs
- And anywhere you see the MasterCard brand marks



The EPPICard™ MasterCard is accepted everywhere you see the MasterCard, Maestro or Cirrus brand marks (shown above). If you don't see the brand mark all you will have to do is ask the cashier if they accept a MasterCard Card.

**You can count on using your Utah EPPICard™
MasterCard Card for all your purchases!**

Access ATMs with reduced surcharge rates by using your **Utah EPPICard™** at Zions Bank ATMs.

The EPPICard™ MasterCard is issued by Comerica Bank.
ACS is an authorized representative of Comerica Bank.