New York Child Support Program

How to use your card

**Purchases with a signature:**
1. Present or swipe your card.
2. Choose “credit.”
3. Sign; take your card and receipt.

**Purchases with a PIN:**
1. Swipe your card.
2. Choose “debit” and enter your PIN.
3. Many grocery stores offer cash back without a fee. If you want cash, select the amount and it will be added to your purchase.
4. Take your card, cash and receipt.

**Getting cash at an ATM:**
1. Insert your card and enter your PIN.
2. Select “checking” and enter the amount you wish to withdraw.
3. Take your card, cash and receipt.

**Getting cash at a bank or credit union that accepts Mastercard:**
1. Know your available balance before getting cash.
2. Present your card to the teller and say how much you want from your available balance.
3. You will need to show some form of ID.
4. Take your card, cash and receipt.

**Important information**
- The enclosed deposit agreement contains legal terms and conditions for using your card.
- When you use your card or authorize others to use your card, you are agreeing to the terms and conditions in the agreement.
- This is a debit card—not a credit card. Funds are limited to your account balance. Each purchase or withdrawal is deducted from the card, so keep track of your balance.
- Please activate your card.

SEE BACK FOR DETAILS ON FEES AND USING YOUR CARD.

**Activate your card immediately**
- Visit [www.bankofamerica.com/nycsdebitcard](http://www.bankofamerica.com/nycsdebitcard) or call 1.844.323.7637 (TTY 1.866.656.5913).
- When prompted, create a four-digit Personal Identification Number (PIN) to use at ATMs.
- Your card is now ready to use—shop everywhere Mastercard® debit cards are accepted or get cash from an ATM or bank teller.
- **Sign the back of your card.**

**Customer service is available 24/7 for inquiries about your card**
- **Online:** [www.bankofamerica.com/nycsdebitcard](http://www.bankofamerica.com/nycsdebitcard)
- **Phone:** 1.844.323.7637
- **TTY:** 1.866.656.5913
- **Outside U.S.** (collect): 423.262.1650
- **Call immediately if your card is lost or stolen.**

**Zero liability**
If your card is ever lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in your New York Child Support deposit agreement.

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**Mastercard purchasing power**
**Use your card everywhere Mastercard debit cards are accepted:**
- Grocery stores
- Gas stations
- Online stores
- Retail stores
- Mail orders
- Phone orders
- Restaurants
- Medical offices

**Getting cash back:**
- Many grocery and convenience stores offer cash back without a fee when you make a purchase.
ATM safety tips

- Be aware of your surroundings at ATMs. If you notice anyone or anything suspicious or unsafe when you approach an ATM, use another ATM or return later.
- At enclosed ATMs, close the door completely. Do not open the door while you are making your transaction.
- When you use a drive-up ATM, be sure passenger windows are closed and doors are locked.
- If you must use an ATM at night, consider taking someone with you.
- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.

Special transactions

Gas stations – Paying at the pump may cause a hold of up to $100; consider paying inside, saying how much you want to purchase, and signing the receipt.

Restaurants – Restaurants may verify you have enough in your account for the bill. Make sure you have enough funds to cover any added tip.

Hotels – The hotel may hold the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, the hold may take a few days to be removed.

Auto rentals – You may use your card for final payment for a rental car, but a credit card may be necessary to reserve a rental car.

Returns – Store return policies vary. You may receive a credit to your account or a store credit. A credit to your account may take a week to process before funds are available for use.

For Your Protection

- You must first activate your card by calling customer service.
- Monitoring: To protect your account, Bank of America monitors your card usage and looks for abnormal activity that might indicate fraud.
- Privacy Policy: Keeping your financial information secure is one of the Bank’s most important responsibilities. Visit www.bankofamerica.com/prepaidprivacy for an explanation of how the Bank manages your information related to this debit card program.

Transaction Limitations

- ATM Withdrawals — You may withdraw up to $1,000 from an ATM during any 24-hour period.
- Funds transfer to other accounts: The minimum transfer amount is $20.

Schedule of Bank Fees

Bank Fees for New York Child Support Debit Card transactions will be charged to your Account as they occur on a daily basis.

<table>
<thead>
<tr>
<th>SERVICES WITH NO FEES</th>
<th>SERVICES WITH FEES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PURCHASE TRANSACTIONS</strong></td>
<td><strong>ATM TRANSACTION FEES</strong></td>
</tr>
<tr>
<td>Purchase at Merchants (signed, using PIN, online, phone or mail purchases)</td>
<td>No Fee</td>
</tr>
<tr>
<td><strong>ATM TRANSACTIONS</strong></td>
<td>Non-Bank of America or Non-Allpoint ATM Withdrawal (in the U.S.)</td>
</tr>
<tr>
<td>ATM Balance Inquiries (all ATMs)</td>
<td>No Fee</td>
</tr>
<tr>
<td>Declined Transactions (ATMs only)</td>
<td>No Fee</td>
</tr>
<tr>
<td><strong>OTHER SERVICES</strong></td>
<td>$0.50 per transaction</td>
</tr>
<tr>
<td>Teller Cash Access</td>
<td>No Fee</td>
</tr>
<tr>
<td>(Available at financial institutions that accept Mastercard) (Limited to available balance only)</td>
<td>(Limited to available balance only)</td>
</tr>
<tr>
<td>Online, Automated, Live, or International Customer Service Inquiry</td>
<td>No Fee</td>
</tr>
<tr>
<td>Account Alert Service</td>
<td>No Fee</td>
</tr>
<tr>
<td>Online Funds Transfer</td>
<td>No Fee</td>
</tr>
<tr>
<td>Mailed Account Statement</td>
<td>No Fee</td>
</tr>
<tr>
<td>International Transaction Fee</td>
<td>No Fee</td>
</tr>
<tr>
<td>Account Closure Check Issuance</td>
<td>No Fee</td>
</tr>
</tbody>
</table>

Note: For any questions related to the above fee schedule, please call the New York Child Support Debit Card Customer Service Center at 1.844.323.7637, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). For any questions regarding your payment amounts, please contact the New York State Child Support Helpline at 1.888.208.4485 (TTY 1.866.875.9975).

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