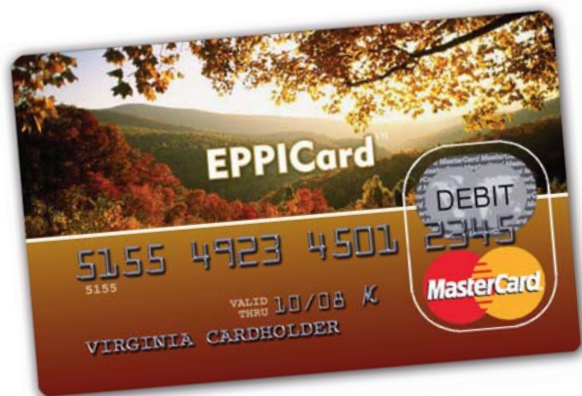


Your Virginia Debit MasterCard® Card



Customer Service (1-800-961-8423)

- 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.

View information about your account at:

www.EPPICard.com

Call ☎ 1-800-961-8423

24 hours a day—7 days a week

For Customer Service from outside the U.S. call:
801-352-3118 (Collect)

The Customer Service number listed above is for anything relating to your Virginia EPPICard™ account. You are allowed 5 free phone calls to customer service each month to check your balance or to hear your transaction history. After the fifth call, each call is \$0.50. The Call Center will not tell you when you have reached your limit. You must personally track the number of times you call to prevent being charged the \$0.50 fee. There is never a fee to question a transaction. For questions regarding your payments, contact your local office or your Service Provider.

Commonwealth of
Virginia

Getting Started with Your Virginia Debit MasterCard®

Your Virginia Debit MasterCard® is more convenient than cash or checks and can be used at merchant and bank locations worldwide.

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 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

- Use ATMs that display MasterCard® or Cirrus®.
- Cash-back with a purchase at a merchant that accepts MasterCard® or Maestro®.
- Tellers in a bank location that display the MasterCard® brand mark.

ATMs—For Cash Withdrawals

- Insert your card and enter your PIN.
- Press either the Checking or Saving 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 MasterCard® brand mark.
- Tell them how much cash you wish to receive.
- You may be asked to sign a receipt.

ATM Safety Tips

- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.
- Have your ATM card out and ready to use as you approach the ATM.
- Be aware of your surroundings. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.
- Exercise extra caution at night. Whenever possible, bring a friend.
- Always take your receipts or transaction records with you.

Cost to You for Certain Transactions

- There are no monthly fees for managing your funds.
- Each month, you are allowed two (2) free ATM cash withdrawals at a Wachovia ATM and one (1) free cash withdrawal at a Wachovia inside bank teller window.
- There are no fees for purchases or cash-back with purchases at merchant locations.
- Free balance inquiry and transaction history online.
- The following fees apply if you use other services:

Wachovia ATM Cash Withdrawal	\$1.50 after two free*
Other ATM Cash Withdrawal.....	\$1.50 each time**
Wachovia Bank Teller window.....	\$2.50 after one free*
Other Bank Teller Withdrawal.....	\$2.50 each time
ATM Balance Inquiry.....	\$0.65 each time
ATM Denial.....	\$0.50 after two free***
Monthly Account Access via	
Interactive Voice Response (IVR).....	\$0.50 after five free*
Card Replacement.....	\$5.00
Expedited Card Delivery.....	\$15.00
International Transactions.....	\$2.50 each time (+) Currency conversion rate fee**

* Each calendar month

** Surcharge fees may apply

*** Due to incorrect PIN entry or insufficient funds

ATM Surcharges

- Some bank ATMs will apply a fee called a surcharge to use their ATM.
- You can avoid this fee by using any Wachovia Bank ATM.
- Always read the ATM messages carefully.
- You can cancel if you wish to avoid the fee or press enter and pay the fee.

Access the Wachovia Web site and key in your zip code to locate the nearest ATM:

www.Wachovia.com



WACHOVIA

Wachovia Bank, N.A., Member FDIC.
Wachovia is a registered trademark of Wachovia Corporation.

Use your money where you want, anytime you want!

The Virginia MasterCard® is accepted at merchant and bank locations worldwide wherever MasterCard® is accepted. If you don't see the MasterCard® brand marks, ask the cashier if they accept MasterCard®. You can use your card wherever these brand marks are displayed, which may include:

- Grocery Stores
- Restaurants
- Department Stores
- Gas Stations (must go inside)
- Drug Stores and Pharmacies
- ATMs



The Virginia Debit MasterCard® card is issued by Comerica Bank.
ACS is an authorized representative of Comerica Bank.