



# IMPORTANT INFORMATION

## Commonwealth of Virginia's New Payroll Payment Program

# The Virginia Debit MasterCard®

The Virginia Debit MasterCard® is the new way to receive your paycheck. You can get cash at banks and ATMs and make purchases at most stores in the USA and around the world. It is accepted everywhere MasterCard® is accepted.

### Benefits of the Virginia Debit MasterCard® include:

- 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 whenever—it is safe, fast and convenient.
- Customer Service toll free number to answer questions and obtain your balance.

### To Make Purchases

- Simply present your card when paying.
- The money is automatically deducted from your account.
- **Need Cash**—You may also ask for "cash-back" with your purchase at many merchant locations.

### To Get Cash at an ATM

- Each month, you are allowed two cash withdrawals at a Wachovia ATM at no charge to you.
- When using your card at an ATM, insert the card and enter your PIN.
- Press either the checking or savings button on the ATM.
- Select Cash Withdrawal.
- Enter the amount of cash needed and press Enter.
- Don't forget to take your receipt.

### ATM Balance Inquiries

- You may check your account balance at ATMs.
- Insert your card.
- Enter your PIN.
- Press the Balance Inquiry button.
- You will receive a printed receipt of your current balance.

### To Get Cash at a Bank Teller Window

- Each month, you are allowed one (1) free cash withdrawal at a Wachovia inside bank teller window in addition to the two (2) free ATM cash withdrawals at Wachovia ATMs.
- 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 and show identification.

### Customer Service Fees

- You are allowed five (5) free calls to the Customer Service integrated voice response service (IVR) each month to check your balance or hear your transaction history.
- After five calls, your account is charged \$0.50 for each additional call made during the calendar month.
- There is no charge to question a transaction posted to your account.

### Are there fees for using the card?

- 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 Surcharge Fees

- Some bank ATMs will also apply an individual convenience fee called a surcharge to use their ATM.
- Avoid this fee by using Wachovia Bank ATMs.
- Always read the 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.
- Look for this brand mark:



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

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

Yes, there are two options to receive your payments electronically. You may use direct deposit or you may select the Virginia Debit MasterCard®. Call your local office to request the appropriate enrollment form.

### How do I get a Virginia Debit MasterCard®?

- Complete the enrollment form.
- You will receive a Virginia Debit MasterCard® in the mail.
- Activate your card immediately by selecting a PIN as instructed on the card carrier.
- You can begin using your card as soon as paychecks are posted to your account (within one to two pay-periods).
- If you have additional questions, contact your payroll office.

### Spend your money at your convenience

You can use your Virginia Debit MasterCard® at merchant locations worldwide where the MasterCard® brand mark is displayed. Your card is safer and more convenient than using cash or checks.

Your card can be used wherever you see any of these brand marks:



For free balance and account information  
24 hours a day / 7 days a week, go to:

[www.EPPICard.com](http://www.EPPICard.com)

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