



The Nevada Debit Card is issued by Wells Fargo Bank pursuant to a license from Visa U.S.A. Inc.

FREQUENTLY ASKED QUESTIONS ABOUT The New Nevada Visa® Debit Card

The **Visa Prepaid Debit Card** is the new way to receive your unemployment insurance payments. *Nevada's Employment Security Division (ESD)* will post your payments to your personal Visa prepaid debit account for your convenience. You are not allowed to spend more than the amount of funds posted to your account.

How do I get the new Visa Debit Card?

- You are pre-enrolled when you file your unemployment claim.
- Your card will be sent to you in the mail.
- Activate your card immediately by calling the customer service number and selecting a PIN, as instructed when you received your card in the mail.
- We will post all future payments to the new Visa card.

Benefits of the New Visa Debit Card

- Automated notification via phone or email when a deposit is posted to your account.
- Customer service toll-free number to answer questions and obtain your balance.
- Web access to your account and personal transaction history.
- Access to your funds anywhere Visa debit cards are accepted.

To Make Purchases

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

To Get Cash at an ATM or Bank

- Each month you are allowed two (2) free ATM cash withdrawal at any Wells Fargo Bank ATM.
- After the two free ATM cash withdrawals at Wells Fargo ATMs and all withdrawals at other ATMs will be charged \$1.25 for each withdrawal.
- 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.
- When using your card at a Visa 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. There is no fee for this service.

ATM Balance Inquiries

- You may check your account balance at ATMs for \$0.50. You are allowed one free ATM inquiry each month.
- Insert your card and enter your PIN.

ATM Balance Denials

- You are allowed two (2) free ATM denial transactions, each month.
- You are charged a fee of \$0.50 each time thereafter.
- Avoid this fee by checking you account balance online.

Surcharge Fees

- Some bank ATMs will apply a surcharge fee to use their ATM.
- Avoid this fee by using Wells Fargo and 7-Eleven Bank ATMs. Look for these brand marks:



- 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.

How to Avoid Fees

- Ask for Cash Back with your purchases for cash throughout the month.
- Use your free cash withdrawals at participating bank ATMs or any Visa Member bank teller window.

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 withdrawal at any Wells Fargo Bank ATM.
- Fees occur after the two free ATM cash withdrawals are used at Wells Fargo ATMs and all withdrawals at other ATMs will be charged \$1.25 for each withdrawal.
- The following fees apply if you use other services:

Fee Table	
ATM cash withdrawal only at Wells Fargo Bank ATMs - Each month, two (2) free ATM cash withdrawals	\$1.50 each withdrawal, after two (2) free transactions are used
ATM cash withdrawal at non-Wells Fargo ATMs	\$1.25 each time
Cash withdrawal at Visa bank teller windows	No fee
Purchases	No fee
Cash back with purchase	No fee
ATM balance inquiry - One (1) free each month	\$0.50 each time, after free transactions are used
ATM denial - Two (2) free each month - Free transactions expire each month	\$0.50 each time, after free transactions is used
Card replacement - One (1) free replacement each year	\$4.00 after initial issuance
Expedited card replacement	\$14.00
International transactions - Currency conversion fee will be added	\$1.25 each time
Monthly account access via IVR (telephone) or operator assisted telephone call - Five (5) free calls each month - Free transactions expire each month	\$0.35 each time, after free calls are used each month

Customer Service Fees

- Each month, you are allowed five (5) free calls to the customer service integrated voice response (IVR) service to check your balance, or to speak with an operator.
- After the allocated free calls, your account is charged \$0.35 for each additional call made during the calendar month.
- There is no charge for reporting a lost or stolen card or to question a transaction posted to your account.

Understanding the Free Transactions Made Available to You

The Nevada Employment Security Division (ESD) has provided you with free access to cash when you use Wells Fargo or 7-Eleven ATMs. You will also avoid ATM surcharge fees at these locations. You may also choose to conduct cash withdrawals at any Visa Member bank teller window and have free access to your cash.

Only after you use all the free transactions will you be charged a fee. Remember, merchants do not charge a fee for cash back with a purchase; an easy way to manage your money.

Validate your current address—To ensure that your card is delivered to your current address, check with account information via the ESC IVR or Internet address and confirm that they have the right address.

Electronic Notification of Deposits by phone or email—With your new debit card, you may chose to have automated notification of your deposits by calling the IVR and selecting this service. Follow the prompts to setup your phone or email notification preference. Each time a deposit is posted to your account, you will receive a notification.

Spend your money at your convenience

You can use your Visa debit card at merchant locations worldwide anywhere Visa debit cards are accepted. Your card is safer and more convenient than using cash or checks.

You can use your card wherever you see any of these brand marks:



Visit our web site for more information
www.EPPICard.com