

The Iowa Workforce Development (IWD) Debit Card

Fast, easy, and more secure unemployment insurance payments

- **Avoid the expense** of cashing checks
- **Use everywhere Debit MasterCard® is accepted** – in stores, online and on the phone
- **Access cash** at ATMs and from tellers at any bank or credit union that accepts MasterCard
- **Get cash back with purchase** at many grocery and convenience stores
- **Feel more secure** – no need to carry large amounts of cash



Sign up today!

For additional information about the debit card program, visit www.iowaworkforcedevelopment.gov or call 1.866.239.0843.

A smart choice

The Iowa Workforce Development (IWD) Debit Card is a fast and convenient way to receive your unemployment insurance payments. You are automatically approved for this card – no credit check or bank account is required.

Everyday purchasing power

Use your card everywhere Debit MasterCard is accepted:

- Grocery stores
- Gas stations
- Retail stores
- Mail order
- Restaurants
- Medical offices
- Online stores
- Phone order

Pay bills with your card:

- Utility
- Phone
- Internet
- Insurance

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 Iowa Workforce Development (IWD) Debit Card Deposit Agreement.

Customer service is available 24/7 for inquiries about your card.

Online: www.bankofamerica.com/iwddebitcard
 Phone (toll free): 1.855.477.1137
 TTY (toll free): 1.866.656.5913
 Outside U.S. (collect): 423.262.1650
 Call immediately if your card is lost or stolen.

Simple to use

Fees can be avoided by using your card to make purchases and get cash back at merchants, and by using Bank of America ATMs. A complete Schedule of Bank Fees appears on page 2 of this fact sheet.

Making purchases

Purchases with a signature

- Present or swipe your card
- Choose “credit”
- Sign, take your card and receipt

Purchases with a PIN (Personal Identification Number)

- Swipe your card
- Choose “debit” and enter your PIN
- If needed, ask for cash back
- Take your card, cash and receipt

Accessing cash

Getting cash at an ATM

- Insert your card and enter your PIN
- Select “checking” and enter the amount to withdraw
- Take your card, cash and receipt

To get cash at a bank or credit union that accepts MasterCard.

- Verify your available balance
- Present your prepaid debit card and ID to the teller
- Request the dollar amount you want from your balance
- Take your card, cash and receipt

Schedule of Bank Fees

Bank fees for Iowa Workforce Development (IWD) Debit Card transactions will be charged to your Account as they occur on a daily basis.

SERVICES WITH NO FEES	
PURCHASE TRANSACTIONS	
Purchase at Merchants (signed, using PIN, online, phone or mail purchases)	No Fee
ATM TRANSACTIONS*	
Bank of America ATM Withdrawal (in the U.S.)	No Fee
ATM Balance Inquiries (all ATMs)	No Fee
Declined Transactions (ATMs only)	No Fee
OTHER SERVICES	
Teller Cash Access (Available at financial institutions that accept MasterCard) (Limited to available balance only)	No Fee
Online, Automated, Live or International Customer Service Inquiry	No Fee
Online Funds Transfer	No Fee
Mailed Account Statement	No Fee

SERVICES WITH FEES	
ATM TRANSACTIONS*	
Non-Bank of America ATM Withdrawal (in the U.S.)	1 free per week, \$1.25 per transaction thereafter
ATM Withdrawal International (all ATMs outside the U.S.)	\$3.00 per transaction
OTHER SERVICES	
Card Replacement Domestic	1 free each year, \$5.00 per replacement thereafter
Card Replacement—Express Delivery (additional charge)	\$12.50 per request
Card Replacement International (outside the U.S.)	Quote provided at time of request, as price varies by country
International Transaction Fee	2% of U.S. Dollar amount of transaction
Emergency Cash Transfer (in the U.S.)**	\$15.00 per transaction

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times. Balance inquiries may not be available at all ATMs outside the U.S.

**All emergency cash transfers must be initiated through the IWD Debit Card Customer Service Center.

Note: For any questions related to the above fee schedule, please call the IWD Debit Card Customer Service Center at 1.855.477.1137, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). For questions regarding your unemployment insurance claim, please call Iowa Workforce Development at 1.866.239.0843 or visit www.iowaworkforcedevelopment.org.

For your safety and convenience

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. Don't 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.
- Be discreet when entering your PIN at the keypad. After completing your transaction, carefully put away your card, cash and receipt before leaving the ATM area.
- Never give your PIN to anyone and never write it anywhere, especially on your card.
- Never give information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.
- Call 911 if you need emergency assistance. Immediately contact your local police if you experience or suspect a crime related to your account. If you have a concern about security at a Bank of America ATM, please call us at 1.800.222.7511.

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.

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.

This card is issued by Bank of America, N.A., pursuant to a license from MasterCard International Incorporated. MasterCard is a registered trade mark of MasterCard International Incorporated.

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