

Unemployment Insurance (UI) TWC Debit Card

Frequently Asked Questions (FAQ)

Introduction to the TWC UI Debit Card

What is the TWC UI Debit Card?

The Texas Workforce Commission (TWC) **UI Visa® Debit Card** (debit card) from Chase Bank (Chase) is an easy, safe, and convenient way to get access to your Unemployment Insurance (UI) benefit payments.

Why am I getting this debit card?

You are getting this debit card because:


- You are eligible for UI benefits.
- TWC pays all UI benefits into your Chase debit-card account. Use your debit card to get money from your account.

When will I get my debit card?

You will receive your debit card and welcome packet in the mail 7 to 10 days after TWC sends your first payment to Chase. TWC authorizes Chase to open your debit-card account and send you a debit card **only** if you qualify to receive UI benefits.

Where can I use my debit card?

You can use your debit card:

- To make purchases at millions of Point-of-Sale (POS) locations that accept Visa debit cards, such as grocery stores, gas stations, retail stores,  restaurants, and other locations that display the Visa logo.
- To get cash back when you use your debit card and Personal Identification Number (PIN) for retail purchases, where available. The amount of cash back allowed may vary by store. Be sure to ask about cash back limits before beginning your transaction.
- To withdraw cash from a teller at any Visa-member bank.
- To withdraw cash from an Automated Teller Machine (ATM). Use any ATM displaying one of the following logos:



Debit Card Procedures

What should I do when I get my debit card?

Read the welcome packet carefully to learn how and where to use your debit card and manage your debit-card account.

Before you can use your debit card, you need to:

- Activate your debit card as instructed.
- Select a six-digit access code.
- Select a four-digit Personal Identification Number (PIN). (Select Option 4.)
- Sign your card.
- Read all of the information about bank transaction fees and ATM surcharges.

Do I have to activate my debit card before I can use it?

Yes. When you receive your debit card, activate your card **immediately** by calling Chase Customer Service at **1-866-865-1273**.

What happens if I don't activate my card within a year?

If you do not activate your card, Chase will return any benefits in your account to TWC one year after the deposit date. By law, TWC cannot reissue benefits after one year.

What should I do if my address changes?

If your mailing address changes, update it immediately by logging on to ui.texasworkforce.org. Select **Contact Information** from the Quick Links menu on the left. TWC will send your new address to Chase.

What should I do if I lose my debit card?

If your debit card is lost, stolen, or damaged, call Chase Customer Service at **1-866-865-1273**. Chase provides one free replacement card each calendar year. Additional replacement cards cost \$7.50 per card. Your new card should arrive within 10 business days. If you choose overnight delivery of your replacement card, the total charge is \$17.50.

Does Chase provide a monthly statement of my debit-card account?

Yes. You may sign up to receive free paper account statements at www.myaccount.chase.com or by calling Chase Customer Service at **1-866-865-1273**. You can get free debit-card account information at www.myaccount.chase.com or by calling Chase Customer Service.

Can TWC take money from my debit-card account?

No. Your debit card and the money in your debit-card account belong to you. If TWC says you have an overpayment, only you can withdraw cash from your account and send a check or money order to TWC. **Do not send your debit card to TWC or Chase.**

What if I get a call about a lost or stolen debit card?

You should be aware of "phishing" schemes targeting debit card users. Chase Bank and TWC will not call or text TWC cardholders about lost or stolen cards. You should not respond to unsolicited calls or texts that ask for TWC debit card information.

For more information about phishing, please visit:

<http://www.onguardonline.gov/topics/phishing.aspx> (from FTC)

http://www.oag.state.tx.us/alerts/alerts_view.php?id=148&type=1 (from OAG)

Fees and Other Charges

Can I avoid debit card fees and ATM surcharges?

Yes. You can avoid fees and surcharges by reading and following all of the instructions in the Chase *Disclosure Statement*, the *User Guide*, and *Allpoint* flier in your welcome packet.

Briefly, you can use your debit card to get:

- Free Point-of-Sale (POS) transactions at all Visa retail locations worldwide.
- Free cash-back options where available.

See chart below for fees and surcharges when using your debit card at an ATM:

ATM	First withdrawal with deposit		Additional withdrawals	
	Surcharge	Bank transaction fee	Surcharge	Bank transaction fee
Chase	None	None	None	None
Allpoint	None	None	None	\$1.50
Other	Set by ATM owner	None	Set by ATM owner	\$1.50

Use or Lose: Your one free teller and ATM withdrawal per deposit expire if you don't use them before the next deposit.

Where can I get a complete list of fees?

A complete list of fees is in the *Disclosure Statement* in your debit card welcome packet. You can review the fees online at <http://www.twc.state.tx.us/ui/uidebit.pdf> or below.

Service	Fee to Claimants
Account Enrollment	No fee
Retail Purchases	No bank transaction fee ever
Chase ATM Withdrawals	No bank transaction fee or surcharge ever
Allpoint ATM Withdrawals	One free ATM withdrawal transaction per deposit; \$1.50 bank transaction fee thereafter. Never a surcharge.
Other ATM Withdrawals	One free ATM withdrawal transaction per deposit; \$1.50 bank transaction fee thereafter. Surcharges may apply.
ATM Balance Inquiry at a Chase ATM	No bank transaction fee ever
ATM Balance Inquiry at all other ATMs	\$0.50 per transaction
Denied Transaction	\$1.00 per transaction
Teller Withdrawal at any Chase or Visa Member Bank	One free teller withdrawal per deposit; \$5.00 per bank transaction thereafter.
Inactive Account	\$1.50 per month after 12 months of inactivity, if there is a balance in your account.
Card Replacement	One card replaced per year; \$7.50 per card replaced thereafter.
Expedited Card Delivery	\$17.50 per card
International ATM Withdrawal	\$3.00 per transaction
International ATM Balance Inquiry	\$1.00 per transaction
Currency Conversion	3% per foreign currency

How do bank transaction fees and ATM surcharges differ?

Chase charges a **bank transaction fee** for using your debit card at ATMs outside the Chase network. You get one free (no bank transaction fee) withdrawal per deposit at any ATM out of the Chase network. There is a \$1.50 fee for each additional withdrawal at ATMs outside the Chase network. ATM owners that are not part of the Chase or Allpoint network impose a

surcharge for using their ATMs. **Avoid surcharges** by using your debit card at only Chase or Allpoint ATMs. Go to www.chase.com and www.allpointnetwork.com to find an ATM near you.

Will I have to pay ATM surcharges?

It depends on the ATM you use. Chase Bank is part of the Allpoint ATM network, which means you can use your debit card surcharge-free at more than 40,000 Chase and Allpoint ATMs nationwide and at banks that display the Visa logo. There is never a surcharge for using a Chase or Allpoint ATM.

NOTE: When using an Allpoint ATM, you must press “YES” to accept the surcharge and proceed with your transaction. Allpoint **will not deduct** the surcharge from your withdrawal or your debit-card account. You can verify that by checking your ATM transaction receipt. For the nearest Allpoint ATM, access www.allpointnetwork.com.

Is there a fee if I use an ATM outside of the United States?

Yes. There is a \$3.00 transaction fee for each cash withdrawal made at ATMs outside of the United States.

Is there a fee to review my account balance?

You can review your account balance free of charge:

- At all Chase ATMs;
- By calling Chase Customer Service at **1-866-865-1273**; or
- By logging on to the Chase cardholder Web site at www.myaccount.chase.com.

Chase charges a bank transaction fee of \$0.50 for each balance inquiry at any ATM not in the Chase network, and the other financial institution may charge an additional fee.

How much money can I withdraw daily from an ATM?

Your debit card has no daily limit, provided you have money in your debit-card account.

How do I get less than \$20.00 from my account?

If you have less than \$20.00 in your debit-card account, you can go to a teller at any Visa-member bank and request the balance of your account in cash. There is a \$5.00 teller transaction fee after your one free per deposit. You can also spend the money at any Point-of-Sale (POS) machine that accepts Visa.

What is a denied transaction?

A denied transaction occurs when you try to spend more money than you have available in your account. **Chase deducts \$1.00 from your debit-card account for each denied transaction.**

Point-of-Sale (Pos) Machines

Is there a fee for using my debit card at Point-of-Sale (POS) machines?

There is no fee for making a purchase, or getting cash back with a purchase, with your debit card at Visa POS machines. The amount of cash back may vary by store. Be sure to ask about cash back limits before beginning your transaction.

Is there a limit on the number of POS purchases I can make per month?

There is no limit on the number of POS purchases per month as long as you have money available in your debit-card account to cover the purchases.

Why do some merchants put a “hold” on my money?

Some merchants “hold” a preset amount of money in your account before you finish your purchase. Known as pre-authorization, the hold ensures that you have enough money to cover the purchase. The hold appears as a pending deduction on your account statement until the merchant debits the final purchase amount and cancels the hold. If the hold amount is greater than your account balance, Chase will deny the transaction even though you may have enough money to pay the purchase price.

Can I pay for fuel “at the pump”?

No. You cannot pay for fuel transactions at automated fuel dispensers (“pay at the pump”). Instead, you must go inside the service station and prepay for the fuel. For example, tell the clerk you would like \$20 on pump number 5.

Teller Information

Is there a fee to use my debit card to get cash from a bank teller?

You get one free cash withdrawal (also known as a “cash advance”) per deposit at any Visa-member bank. There is a \$5.00 fee per transaction thereafter.

Can I move my money from my debit-card account to my personal account?

Yes. You can use your one free withdrawal per deposit to withdraw all of your UI benefits. Then you can deposit the cash in your personal account. If you request your withdrawal as a check or money order, be sure to ask whether the check or money order is free.

Is there a Chase Bank or ATM near me?

Chase has banks and ATMs all over the United States. Go to www.chase.com to find your nearest Chase Bank or ATM. Go to www.allpointnetwork.com to find your nearest Allpoint ATM.

Pins and Access Codes

What is a UI PIN?

When you applied for UI benefits with TWC, you set up a four-digit Personal Identification Number (PIN). The UI PIN allows you to request payment of UI benefits using Tele-Serv, and to set up your user ID on TWC’s [Unemployment Benefits Services](#).

What is a debit card PIN?

Your debit card PIN is a four-digit number that you enter on the keypad at ATMs and retail locations. You can use the same digits you used for your UI PIN.

What is a debit-card access code?

Your debit-card access code is a six-digit number you enter when calling Chase Customer Service.

When will I need to use my debit card PIN and access code?

You will need to use your debit card PIN to make a withdrawal at an ATM or get debit card information on the Chase Web site, www.myaccount.chase.com. You will use your access code to obtain account information from Chase Customer Service at **1-866-865-1273**.

What should I do if I forget my debit card PIN or access code?

If you forget your debit-card PIN or access code, call Chase Customer Service at **1-866-865-1273**, and select a new one.

What should I do if I enter the wrong debit card PIN?

If you enter the wrong PIN, you have two more chances to enter the correct number. If you do not enter the correct PIN by the fourth try, you must wait until after midnight to retry or call Chase Customer Service at **1-866-865-1273** for assistance. If you cannot remember your PIN, **DO NOT** try to guess it.

Debit Card Support

What should I do if my debit card doesn't work?

If your debit card doesn't work, make sure you have activated the debit card and have a balance in your debit-card account. If an ATM doesn't accept your debit card, try another ATM. The first ATM may be out of service or may not be part of the network that accepts your debit card. If the debit card still doesn't work, call Chase Customer Service at **1-866-865-1273**.

What if I need help with www.myaccount.chase.com?

You can call the Chase web site support helpline at 1-866-352-5878 for assistance with the Chase web site. The helpline assists callers only with cardholder Chase web site issues.

Does my debit card expire when I no longer get UI benefits?

No. The debit card is valid for three (3) years even if you stop receiving UI benefits. Keep your card and use it with any future claims within three years. **Do not return the card to Chase or TWC.** If you cannot find your card, or if you apply for benefits more than three years from the date on the card, call Chase Customer Service at **1-866-865-1273** to request a new card.

What should I do when my debit card expires?

If you are receiving benefits when your card expires, Chase will mail you a new debit card. The expiration date is on the front of your card. If you are no longer receiving benefits, you will not receive an updated card. If you are getting UI benefits, and do not receive a new debit card, call Chase Customer Service at **1-866-865-1273**.