

Fast. Easy. More Secure.

The Iowa Workforce Development (IWD) Debit Card is a fast, convenient way to receive your unemployment insurance payments.

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.

CLIP AND SAVE!

Schedule of Bank Fees — QUICK GUIDE

SERVICES WITH NO FEES

PURCHASE TRANSACTIONS

Purchase at Merchants (signed, using PIN, online, phone or mail purchases) **No Fee**

ATM TRANSACTION FEES

Declined Transactions (ATMs only) **No Fee**

Bank of America ATM Withdrawal **No Fee**

ATM Balance Inquiries (all ATMs) **No Fee**

OTHER SERVICES

Teller Cash Access (Available at financial institutions that accept MasterCard cards) (Limited to available balance only) **No Fee**

Online, Automated, Live or International Customer Service Inquiry **No Fee**

Online Funds Transfer **No Fee**

SERVICES WITH FEES

ATM TRANSACTION FEES

Non-Bank of America ATM Withdrawal* 1 waived per week, \$1.25 per transaction thereafter

OTHER SERVICE FEES

Card Replacement 1 waived each year, \$5.00 thereafter

Card Replacement — Express Delivery (additional charge) \$12.50 per request

Emergency Cash Transfer \$15.00 per transaction

Additional fees not listed here may be imposed.

See the enclosed deposit agreement or visit www.bankofamerica.com/iwddebitcard for details.

*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.

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

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.

www.bankofamerica.com/iwddebitcard

IMPORTANT: If you have questions regarding your Unemployment Insurance Claim, contact IWD at **1.866.239.0843** or visit www.iowaworkforcedevelopment.gov.

For specific questions about your debit card, call **1.855.477.1137**.

This prepaid debit 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.



DPP-044305

Iowa Workforce Development (IWD) Debit Card

See inside for more card information.



IOWA
WORKFORCE
DEVELOPMENT

Bank of America

IOWA WORKFORCE DEVELOPMENT (IWD) DEBIT CARD FREQUENTLY ASKED QUESTIONS

How do I get started?

- Activate your card immediately upon receipt.
- Call toll-free **1.855.477.1137** or go online at www.bankofamerica.com/iwddebitcard to activate.
- After activation, you are ready to use your card!

How do I make purchases with my IWD Debit Card?

- Present or swipe your card at the retail point-of-sale (POS).
 - Choose “credit” and sign. - OR -
 - Choose “debit” and enter your PIN.
- You also may request “cash back” with your purchase at many retail locations with no fee.

How do I get cash at an ATM?

- Insert your card and enter your PIN.
- Select “checking” and enter the amount you wish to withdraw.
- Take your card, cash and receipt.
- Withdraw at any Bank of America ATM fee-free. Unlimited.
- You are allowed one non-Bank of America ATM withdrawal with no fee per week (surcharge fee may apply). Use it or lose it.
- Unused no fee withdrawals cannot be carried over.

How do I withdraw cash from a bank teller?

- First, check your balance by going online to www.bankofamerica.com/iwddebitcard or calling **1.855.477.1137**.
- Then go to any MasterCard-affiliated bank or credit union and tell the cashier the amount of cash you wish to receive.
- You may be asked to sign a receipt.

Are there fees for using the IWD Debit Card?

- Some, but there are many ways to use the card without fees:
 - Withdraw cash from any Bank of America ATM. NO FEE!
 - Get cash back at participating merchants like the grocery store. NO FEE!
 - One NO FEE non-Bank of America ATM withdrawal per week (surcharge fee may apply).
 - All balance inquiries: anytime, anywhere NO FEE!
- For a complete list of fee and fee-free services, see the deposit agreement included with your card or go to www.bankofamerica.com/iwddebitcard.

My credit is bad. Can I still receive the IWD Debit Card?

- Absolutely! While the IWD Debit Card looks like a credit card, it is not. It is a prepaid debit card. No line of credit is available on this card.

What if I make a cash withdrawal or purchase that exceeds my account balance?

- If you do not have sufficient funds loaded on your IWD Debit Card, the transaction will not go through.

I forgot my IWD Debit Card PIN. How do I reset it?

- You must call IWD Debit Card Customer Service at **1.855.477.1137** and follow the prompts to reset your PIN.
- Iowa Workforce Development representatives cannot reset your PIN.

When will my weekly benefit payment be available on my IWD Debit Card?

- If you report your continued weekly claim online or over the phone between 10:00 am Saturday and 11:30 pm Sunday as recommended, you will have access to your benefit payment by 8:00 am Thursday. (Payments may be delayed due to holidays or unforeseen, uncontrollable events.)

What is the difference between the IWD Debit Card and my bank debit card?

- This is a prepaid debit card. Only funds from IWD can be loaded onto this card. Certain purchases may cause holds of additional funds on your card account. This includes gas pump sales, hotel reservations and car rentals. To avoid holds on your card at the gas station, go inside and pre-pay the clerk for your gas purchase.

My money is not on my card. What should I do?

- First, make sure you properly reported your continued weekly claim to IWD.
- Go online at www.bankofamerica.com/iwddebitcard and review your recent deposits and withdrawals.
- If you do not see a deposit one to two days before or after its scheduled deposit date, call IWD at **1.866.239.0843**.

How long should it take for my new IWD Debit Card to come in the mail?

- 7-10 days after initial claim filing
- You have the option to have a replacement card expedited (2-business day delivery), but you must request this service from a Bank of America customer service representative.
- This service is ONLY available to claimants who have listed a physical street address on their unemployment claim. Expedited services are NOT available to PO Boxes.
- To avoid delays in card delivery and/or payment, remember it is your responsibility to immediately inform IWD of any address changes.

I'm back to work. Should I throw away my card?

- No. Cards do not expire for 3 years. Do not discard your card just because you stopped filing for unemployment. Keep the card in a safe place until it expires.

I cannot wait for the card to come in the mail.

- You have the option to receive an emergency cash transfer from Western Union for an additional charge.
- You must call a Bank of America representative at **1.855.477.1137** to request this option.
- You must have funds already deposited and available in your IWD Debit Card account to access this option.

I decided I don't want the IWD Debit Card. What are my options?

- You can sign up for Direct Deposit into your personal checking or savings account at any time. Visit the link below for a copy of the form and follow the step-by-step instructions to sign up: www.iowaworkforce.org/ui/claimants/60-0351directdeposit.pdf

I changed my address, name and/or phone number. How do I update it?

- Updates must go through IWD. Call IWD at **1.866.239.0843** to update your information.
- It is your responsibility to keep your address updated with IWD. Failure to do so could result in a delay of payments.

I lost my card. How do I get a new one?

- Make sure your address is updated with IWD.
- Call a Bank of America representative at **1.855.477.1137** and request a new card be sent.
- You are allowed one free replacement per year.