

# Fast. Easy. 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 TRANSACTIONS

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	No Fee for first replacement each year, \$5.00 thereafter
Card Replacement — Express Delivery	\$12.50 per request
Emergency Cash Transfer	\$15.00 per transaction

*\*Fee schedule does NOT include International fees*

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): 432.262.1650

Call immediately if your card is lost or stolen.

[www.bankofamerica.com/iwddebitcard](http://www.bankofamerica.com/iwddebitcard)

# Iowa Workforce Development (IWD) Debit Card

See inside for more card information.



**IMPORTANT:** If you have questions regarding your Unemployment Insurance Claim, contact IWD at **1.866.239.0843** or visit [www.iowaworkforcedevelopment.gov](http://www.iowaworkforcedevelopment.gov).

For specific questions about your debit card, call **1.855.477.1137**. Push "0" to speak with a Customer Service Representative.

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](http://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 fee-free.

### 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 FREE non-Bank of America ATM withdrawal per week. Use it or lose it.
- Unused free 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.com](http://www.bankofamerica.com/iwddebitcard.com) 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.

### Are there fees for using the IWD Debit Card?

- Some, but there are many ways to use the card completely fee-free:
  - Withdraw cash from any Bank of America ATM. FREE!
  - Get cash pack at participating merchants like the grocery store. FREE!
  - One FREE non-Bank of America ATM withdrawal per week.
  - All balance inquiries: anytime, anywhere are FREE!
- For a complete list of fees and fee-free services, see the "Schedule of Bank Fees" included in this brochure.

### 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 pre-paid 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 PIN. Can you reset it?

- You must call a Bank of America representative at **1.855.477.1137** to reset your debit card PIN.

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

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

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

- This is a pre-paid debit card. Only funds from IWD can be loaded onto this card. Certain purchases may cause a hold of up to \$100 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.com](http://www.bankofamerica.com/iwddebitcard.com) and review your recent deposits and withdrawals.
- If you do not see a deposit made 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 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. You must call a Bank of America representative a **1.855.477.1137** to request this option.

## Schedule of Bank Fees

### SERVICES WITH NO FEES

#### PURCHASE TRANSACTIONS

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

#### ATM TRANSACTIONS

Declined Transactions (ATMs only)	No Fee
Bank of America ATM Withdrawal Domestic	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
Mailed Account Statement	No Fee

### SERVICES WITH FEES

#### ATM TRANSACTION FEES

Non-Bank of America ATM Withdrawal Domestic	1 waived per week, \$1.25 per transaction thereafter
ATM Withdrawal International (all ATMs outside the U.S.)	\$3.00 per transaction

#### OTHER SERVICE FEES

Card Replacement — Domestic	No Fee for first replacement each year, \$5.00 thereafter
Card Replacement — Express Delivery	\$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 Domestic	\$15.00 per transaction