



This guide provides information about using your Utah UCard<sup>SM</sup>.

For easy access to your balance, transaction history and other information, visit [www.ucard.chase.com](http://www.ucard.chase.com)

## HOW TO ACTIVATE YOUR CARD

Before you can use your card, you must activate it, select a 4-digit Personal Identification Number (PIN) and sign the back.

### 1. GO ONLINE

- Logon to [www.ucard.chase.com](http://www.ucard.chase.com) by entering your 16-digit card number
- If you do not have internet access, call the Customer Service phone number on the back of your card



### 2. SELECT A PIN

- You must select a 4-digit Personal Identification Number (PIN) for your card
- Choose a 4-digit number that is easy for you to remember but hard for others to guess




### 3. SIGN THE BACK

- Be sure to sign the back of your card
- Your card may not be accepted if you do not sign the back



## IF YOU RECEIVE FOOD STAMP BENEFITS...

Once you have activated your card, you can use it to buy food. Look for the Quest logo: 

### BUYING GROCERIES

- Select "EBT" on the merchant's terminal and enter your 4-digit PIN
- Tell the cashier you want to use your Food Stamp benefits
- Keep your receipt – it shows your Food Stamp account balance



### MANUAL TRANSACTIONS

- If the store's terminal is not working, you can still use your Food Stamp benefits to buy food
- The cashier will total your groceries and fill out a form
- Sign the form and keep a copy as your receipt



### USING YOUR BENEFITS ILLEGALLY

- Intentional misuse of your card and/or benefits is a federal crime
- You could be disqualified from the benefit program and may be prosecuted if you use your card for illegal purposes



## DO YOU RECEIVE MULTIPLE BENEFIT/PAYMENTS?

If you receive multiple benefit/payment types on your UCard, certain funds may automatically be used to cover the difference when you attempt to make a purchase without having enough funds in a particular account.

For example, say you receive Employment & Training (E&T) Funds and also Support Funds. The balance in your E&T account is \$10.00 and you try to make an E&T purchase that costs \$15.00.

Instead of denying your transaction, UCard will automatically check the balance in your Support Funds and, if available, funds will be taken out of that account to pay the difference.

Use this chart to help you understand the order in which funds will be used for various transactions:

<i>If you do not have enough funds in this account to pay for your transaction...</i>	<i>This is what will happen...</i>
<b>Food Stamps</b>	Transaction will be denied
<b>Child Care</b>	Transaction will be denied
<b>Employment &amp; Training</b>	<i>If you also receive Support Funds:</i> Funds will be taken out of your Support Funds account to make up the difference <i>If you also receive Cash Payments:</i> Funds will be taken out of your Cash Payments account to make up the difference
<b>Support Funds</b>	<i>If you also receive Cash Payments:</i> Funds will be taken out of your Cash Payments account to make up the difference
<b>Cash Payments</b>	Transaction will be denied

## IF YOU RECEIVE CHILD CARE OR EMPLOYMENT & TRAINING (E&T) FUNDS...

Once you have activated your card, you can use it to pay an approved provider.

### CHILD CARE – POS

- Select "Provider Payment" or "Cash Payment" on the provider's terminal and slide your card
- Enter your 4-digit PIN and the amount you want to pay
- Keep your receipt – it shows your Child Care and Cash balance (if applicable)



### E&T – POS

- *If you select "Credit":* You do not need to enter your 4-digit PIN
- *If you select "Debit":* You must enter your 4-digit PIN
- If you do not have enough E&T funds for the transaction, your Support Funds or Cash Account will be used for the difference



### CHILD CARE/E&T – IVR

- Call the Customer Service phone number on the back of your card
- Select the option to pay your provider
- Enter the provider ID and the amount you want to pay
- Write down your payment confirmation number



## IF YOU RECEIVE SUPPORT FUNDS OR CASH PAYMENTS (INCLUDING UI)...

Once you have activated your card, you can use it to get cash and make purchases.

### MAKING PURCHASES

- *If you select "Credit":* You do not need to enter your 4-digit PIN
- *If you select "Debit":* You must enter your 4-digit PIN



### GETTING CASH BACK WITH A PURCHASE

- Select "Debit" on the merchant's terminal and enter your 4-digit PIN
- Select "Cash Back" and enter the amount of cash you want



### USING YOUR CARD ONLINE

- Pay your cellphone and other bills online with your card
- Make online purchases with your card at merchant websites
- Enter your card number, expiration date and security code (from the back of your card)



### GETTING CASH AT AN ATM

- Insert your card and enter your 4-digit PIN
- Select "Withdraw" from "Checking" or "Savings"
- Enter the amount of cash you want; most ATMs give only \$20 bills (\$20, \$40, \$100, etc.)
- You may be charged a fee






### GETTING CASH AT A BANK

- Visit any bank or credit union; you do not need to have an account at that bank
- Ask the teller for a "cash advance" from your card and the amount
- Get cash up to the balance available on your card
- You may be charged a fee






## HOW TO CHECK YOUR BALANCE

Before using your card, it's important to know how much money is on your card. You must have enough money to pay for your transaction plus any fees.

ONLINE	ACCOUNT ALERTS	BY PHONE
<ul style="list-style-type: none"> <li>Check your balance(s) and get your monthly account statements for <b>FREE</b> at <a href="http://www.ucard.chase.com">www.ucard.chase.com</a></li> <li>If you have a cash account, you can choose to receive a paper statement (fee may apply); see the Self-Service page online or call Customer Service</li> </ul> 	<ul style="list-style-type: none"> <li>Automatic alerts will let you know when a deposit has been made and your new available balance</li> <li>Visit <a href="http://www.ucard.chase.com">www.ucard.chase.com</a> or call Customer Service to sign-up for <b>FREE</b> Automatic Account Alerts via text, email or voice message</li> </ul> 	<ul style="list-style-type: none"> <li>Call the Customer Service phone number on the back of your card</li> <li>You will hear your balance(s) after you have entered your security information</li> </ul> 

## HOW TO MANAGE YOUR DEPOSITS

It's important to know when you receive your deposits and how much you have on your card.

DEPOSITS	KNOW YOUR BALANCE	AVOID FEES
<ul style="list-style-type: none"> <li>Deposit dates vary depending on the type of payment(s) you receive</li> <li>See the <b>Deposit Issuance Schedule</b> that came with your card</li> <li>Unused funds are carried over to the next month</li> </ul> 	<ul style="list-style-type: none"> <li>Logon to <a href="http://www.ucard.chase.com">www.ucard.chase.com</a>, or</li> <li>Sign up for Deposit Notification Alerts (see <i>Frequently Asked Questions</i>), or</li> <li>For Food Stamps, check your last receipt, or</li> <li>Call Customer Service</li> </ul> 	<ul style="list-style-type: none"> <li>There may be fees for using your card in certain situations</li> <li>See the <b>Card Fees</b> that came with your card</li> <li>There is never a fee for using Food Stamp or Child Care benefits</li> <li>There is also never a fee for making purchases at a store or a provider</li> </ul> 




## HOW TO KEEP YOUR CARD AND PIN SAFE

Your card and PIN are the keys to getting your deposits. If someone gets your card and knows your PIN, they could use all your funds — **and those funds will not be replaced.**

CARD CARE	PIN SAFETY	CARD/PIN REPLACEMENT
<ul style="list-style-type: none"> <li>Keep your card in a safe place, like your wallet or purse</li> <li>Do not get your card dirty</li> <li>Keep your card away from magnets and electronics</li> <li>Do not leave your card in direct sunlight</li> </ul> 	<ul style="list-style-type: none"> <li>Do not write your PIN on your card or on anything you keep with your card</li> <li>NEVER tell your PIN to anyone</li> <li>Do not try to guess your PIN; if you enter it wrong four times, your card will be locked until midnight Mountain Time</li> </ul> 	<ul style="list-style-type: none"> <li>If your card is lost, stolen or damaged logon to <a href="http://www.ucard.chase.com">www.ucard.chase.com</a> (or call Customer Service) to order a new one</li> <li>If you forget your PIN or want to change it, logon to <a href="http://www.ucard.chase.com">www.ucard.chase.com</a> (or call Chase Customer Service) to select a new one</li> </ul> 

## HOW TO PAY BILLS WITH YOUR CARD

If you get cash payments, you can pay your cellphone, utilities and other bills with your card.

BY PHONE	ONLINE – COMPANY WEBSITE	ONLINE – UCARD
<ul style="list-style-type: none"> <li>Call the company you are paying and ask to pay your bill with your card</li> <li>You will be asked to provide your card number, expiration date and the 3-digit security code (from the back of your card)</li> </ul> 	<ul style="list-style-type: none"> <li>Visit the website of the company you are paying and pay your bill with your card</li> <li>Enter your card number, expiration date and the 3-digit security code (from the back of your card)</li> </ul> 	<ul style="list-style-type: none"> <li>Online bill pay is only available for Support Funds and Cash accounts</li> <li>Visit <a href="http://www.ucard.chase.com">www.ucard.chase.com</a> to enroll in Online Bill Pay and set-up your list of companies to pay</li> <li>Schedule payments with just a few clicks</li> <li>You will be charged a small fee for each bill payment</li> </ul> 

## FREQUENTLY ASKED QUESTIONS

### What are Deposit Notification Alerts?

With Deposit Notification Alerts, you can get an automatic text, email or phone message whenever funds are added to your UCard account. In addition to providing the specific deposit amount and date, this alert will also include your available account balance. To sign up for Deposit Notification Alerts, logon to [www.ucard.chase.com](http://www.ucard.chase.com) or call Customer Service.

### What if there is an incorrect food stamp transaction on my account?

When a retailer is paid either too much or too little from your UCard food stamp account due to a computer system problem, a correction may be made to your balance. This correction could impact your current or next month's balance. You will be mailed an adjustment notice of the correction if it reduces your balance. If you notice an incorrect transaction on your account, call Customer Service.

### What happens if I don't use all my funds?

Your balance at the end of the month is carried over to the next month. You should access your account on a regular basis. Do not go for long periods of time without using your account.

- Food Stamp** and/or **Cash** payments that have not been accessed for **365 days** will be removed from your account.
- Child Care** benefits that have not been accessed for **90 days** will be removed from your account.
- Employment and Training** funds that have not been accessed for **120 days** will be removed from your account.

### What is the difference between a transaction fee and an ATM surcharge?

An **ATM surcharge** is a fee charged by the ATM owner and the amount varies by owner. There is no surcharge at any Chase ATM in the U.S. Chase may charge a **transaction fee** for ATM withdrawals. Please see the **Fees for Using Your Card** on the letter your card was attached to in this package.

### What if I enter the wrong PIN or forget my PIN?

**Do not** try to guess your PIN. For your security, your card will be locked after four incorrect PIN entries and you will not be able to use it until after midnight Mountain Time. If you forget your PIN, call Chase Customer Service to select a new one.

### What should I do if I lose or damage my card?

If your card is lost, stolen or damaged, go online or call Chase Customer Service right away to protect your money and request a new card.

## SAFETY TIPS

- At ATMs, be alert for lights not working, anyone loitering nearby or shadowed areas where someone might hide; consider coming back later if you notice anything or anybody suspicious.
- Avoid scams — Chase will never contact you via e-mail or text message for personal information about your account (PIN, social security number, etc.). If you ever get a message asking for this information, do not reply.

[www.ucard.chase.com](http://www.ucard.chase.com)

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