

Will Bank of America or DLLR contact me to request my account/PIN number(s)?

In light of reports of various phishing scams, we want to remind you to be cautious if you receive any type of inquiries by phone or e-mail regarding your Bank of America Debit Card. Neither DLLR nor Bank of America will contact you under any circumstances to request your Debit Card account number and/or PIN. If you are contacted either by phone or e-mail and asked for information, do not respond.

Schedule of Bank Fees

Bank Fees for Maryland Unemployment Benefits Debit Card transactions will be charged to your Account as they occur on a daily basis.

SERVICES WITH NO FEES	
PURCHASE TRANSACTIONS	Fee
Purchase at Merchants (signed, using PIN, online, bill payment, phone, or mail purchases)	No Fee
ATM TRANSACTIONS*	Fee
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	Fee
Online, Automated, Live or International Customer Service Inquiry	No Fee
PIN Changes	No Fee
Account Alert Service	No Fee
Teller Cash Access (Available at financial institutions that accept Visa cards) (Limited to available balance only)	No Fee
Online Funds Transfer	No Fee
Mailed Account Statement	No Fee
Inactive Account	No Fee

SERVICES WITH FEES	
ATM TRANSACTIONS*	Fee
Non-Bank of America ATM Withdrawal (in the U.S.)	6 waived each month, \$1.25 per transaction thereafter
ATM Withdrawal International (all ATMs outside the U.S.)	\$1.50 per transaction
OTHER SERVICES	Fee
Card Replacement Domestic	No Fee for first replacement each year, \$3.00 thereafter
Card Replacement - Express Delivery (additional charge)	\$10.00 per request
Card Replacement International (outside the U.S.)	\$10.00 per request
International Transaction Fee	1.5% 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, except those that indicate they are operated by Cardtronics and sponsored by American State Bank. Balance inquiries may not be available at all ATMs outside the U.S.

An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

**All Emergency Cash Transfers must be initiated through the Debit Card Customer Service Center.

Note: For any questions related to the above fee schedule, please call the Debit Card Customer Service Center at 1.855.847.2029, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). If you have questions concerning unemployment insurance eligibility, please contact DLLR online at www.mdunemployment.com or by calling:

410-949-0022 From Baltimore Area and Out-of-State
 1-800-827-4839 Toll Free Outside Baltimore (but within Maryland)
 For The Hearing Impaired: Contact Maryland Relay.

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

Online: www.bankofamerica.com/mduidebitcard

Phone (toll free): 1.855.847.2029

TTY (toll free): 1.866.656.5913

Outside U.S. (collect): 423.262.1650

Call immediately if your card is lost or stolen



Your Maryland Unemployment Benefits Debit Card.

See inside for more information about your card.



These cards are issued by Bank of America, N.A. pursuant to a license from Visa Inc. Bank of America, N.A. Member FDIC. ©2013 Bank of America Corporation



A Guide to Getting Started with Your Maryland Unemployment Benefits Debit Card

Important: Receipt of a Maryland Unemployment Benefits Debit Card does not guarantee eligibility for unemployment insurance (UI) benefits. However, if you are eligible, the Maryland Department of Labor, Licensing and Regulation (DLLR) will pay qualifying benefits directly to this card.

Remember, this is a debit card not a credit card. Although you may select "credit" when making a purchase, the amount of the purchase will be immediately deducted from your Benefits Debit Card account balance.

How do I get started with my Benefits Debit Card?

- **Activate your card and set up your PIN**
To activate your card and set your PIN (Personal Identification Number), visit www.bankofamerica.com/mduidebitcard or call 1-855-847-2029 (TTY 1-866-656-5913)
- **Memorize your PIN number.**
Do not share your card or your PIN with anyone. Your card and any actions taken with your card are your responsibility.
- **Sign the back of your card**
This gives you added security when making retail signature purchases.

How do I get account information?

There are two ways to access your account information.

- Go online at www.bankofamerica.com/mduidebitcard to View recent transactions, deposits, and balance amounts Find the nearest surcharge-free ATM location
- Call 1-855-847-2029 (TTY 1-866-656-5913) to access all features above, plus
Change your PIN
Access a live representative
Report a lost, stolen or damaged card

How do I get answers to questions about unemployment insurance eligibility?

If you have questions about unemployment insurance eligibility, please contact DLLR directly either by going online at

www.mdunemployment.com or by calling 410-949-0022 From Baltimore Area and Out-of- State or 1-800-827-4839 Toll Free Outside Baltimore but Within Maryland. The hearing impaired should contact Maryland Relay.

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

If eligible, your payment should be available for your use by 5:00 p.m. EST the next business day after the payment is issued.

How do I know if my payment has been deposited, or how much money is available on my Debit Card?

You can check your balance and transactions online, at an ATM, or call Bank of America Customer Service Center toll-free at 1-855-847-2029 (TTY 1-866-656-5913) 24 hours a day, seven days a week. Additionally, you can sign up for text or email alerts to notify you that your payment has been deposited onto your Debit Card. Please note that, depending on your contract with your mobile phone or internet service provider(s), you may be charged for receiving an alert.

Where can I use my Benefits Debit Card?

You can use your Benefits Debit Card at any Bank of America ATM, and at any bank, credit union, or merchant (grocery store, gas station, restaurant, medical offices, retail or online stores, mail or phone orders) that accepts Visa®. These transactions are fee free. Please refer to the Fee Schedule for fees associated with using an ATM other than a Bank of America ATM.

How do I use the Benefits Debit Card?

You can use your Benefits Debit Card in the following ways:

- Choose "credit" to make a purchase with your signature.
- Choose "debit" and enter your PIN to make a purchase, and even get cash back.
- Use it with your PIN at any ATM to check your balance or make a cash withdrawal.

Be aware that some merchants like restaurants and hotels, often add an additional temporary charge to cover tips or other expenses and that amount is placed on hold and unavailable to you until the merchant releases the held amount. Be sure that your card balance will cover these. Also, paying for gas at the pump may cause a hold of up to \$75. Instead, consider going inside, requesting the exact dollar amount you wish to purchase, and signing the receipt.

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

Do not try to guess your PIN. For your security, your card may be locked after four incorrect PIN entries. If you forget your PIN, call Bank of America at 1-855-847-2029 (TTY 1-866-656-5913) to select a new one.

How do I get cash from a bank?

Access your cash fee-free at any bank where Visa is displayed

Find a Visa bank.

Bring your Benefits Debit Card.

Bring a valid photo I.D. (Example: Valid Drivers License)

Tell the bank teller the amount you would like to withdraw. Note:

The teller cannot access account balances, so check your balance before requesting funds.

How do I get cash from an ATM?

You can use your card at any ATM that has a Visa or Cirrus® logo.

You have unlimited, fee-free use at any Bank of America ATMs.



You are allowed six (6) free ATM withdrawals per month when using an out-of-network ATM.

To find the nearest Bank of America ATM, visit

www.bankofamerica.com/mduidebitcard

Note: Non-Bank of America ATMs may charge a convenience or surcharge fee set by the ATM owner to access cash

How do I transfer my UI payments from my Debit Card to my bank account (similar to direct deposit)?

To set up a bank transfer to deposit your UI benefits directly into your bank account you must have a bank account. You can choose to perform a one-time transfer of existing funds or automatic recurring transfers of future payments earned.

Go online to www.bankofamerica.com/mduidebitcard.

When prompted, enter your account type, routing number and account number. You can find this on your bank provided check, deposit or withdrawal slip.

NOTE: Payment transfers could take 2 to 3 business days to post to your bank account.

What if my Benefits Debit Card is lost, stolen or damaged?

Call the Bank of America Customer Service Center immediately at 1-855-847-2029 (TTY 1-866-656-5913). See the card carrier for zero liability information.

How long should I keep my Benefits Debit Card?

Your card is valid for three (3) years. All future qualifying payments will be added to this card. Your card should be kept for the entire three year period even if you stop filing for UI benefits. That way, if in the future you become unemployed again, there will be no delay in receiving your benefits as you will already have a valid card.

Are there fees for using the Benefits Debit Card?

There is no fee for using the Benefits Debit Card to make purchases, or to withdraw cash from Bank of America ATMs in the U.S. You will also not be charged for balance inquiries or for declined transactions at any ATM. If you use a non-Bank of America ATM in the U.S. after your first six ATM withdrawals each month, there is a \$1.25 fee per transaction. If you make an ATM withdrawal outside the U.S., there is a \$1.50 fee per transaction. In addition, ATM owners may impose an additional charge for certain ATMs. For international transactions, an additional fee equal to 1.5% of U.S. Dollar amount of the transaction will be charged. Please see the Fee Schedule.

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

A *transaction fee* is a fee charged by Bank of America. An *ATM surcharge* is a fee charged by the ATM owner, which can vary by owner. There is no transaction fee or surcharge at any Bank of America ATM in the United States. To find the nearest Bank of America ATM location visit www.bankofamerica.com/mduidebitcard.

