

Comerica Bank Prepaid Mastercard® Card Terms of Use

Comerica Bank (“we”, “us” and “Bank”) is providing you with these terms (“Terms”) and the enclosed New Jersey EPPICard Prepaid Mastercard® Card (“Card”) because you have agreed with the State to accept payments you are eligible to receive by means of the Card. The Card is issued by us pursuant to a license by Mastercard International Incorporated. These Terms describe your rights and obligations with respect to the Card. If you have questions, wish to discuss your options, or do not agree with these Terms, you must contact your Agency or local office processing your payments and do not activate the Card. You can destroy it by cutting it in half.

YOU CANNOT USE THE ENCLOSED CARD UNTIL YOU HAVE SELECTED YOUR PERSONAL IDENTIFICATION NUMBER (PIN), WHICH WILL ALSO ACTIVATE THE CARD.

By selecting your PIN and activating the Card in accordance with the instructions accompanying these Terms, you will be agreeing to abide by these Terms. Your use of the Card account will be further evidence of your agreement to these Terms.

To ensure you receive a replacement Card before expiration, you must call the number on the back of your card or find the number by visiting www.EPPICard.com and selecting the “Contact Us” link at the bottom of the page to receive instructions on how to update your mailing address. Card expiration date can be found on the front of your card.

1. Payments to You. A Card account has been established with us to fund payments to you. We will make funds available to you only in the amounts designated by the State, and you will be able to access those funds with your Card when funds have been authorized by the State and posted to your Card account. You are not allowed to spend or withdraw more than the amount of funds posted to your Card account. You may use your Card at merchant and bank locations worldwide wherever Mastercard® cards are accepted. You may receive automated notification via phone or email, when a deposit is posted to your Card account.

Funds that the State has provided to us to be applied to your Card may be returned to the State if: (a) you fail to activate your Card by selecting your PIN within 90 days from the date the Card was issued; (b) we do not have your correct address and are unable to deliver your Card by regular mail; or (c) funds are deposited to your Card in error.

2. Personal Identification Number (PIN). To use your Card at automated teller machines (“ATMs”) and at some point-of-sale (“POS”) terminals you must use your PIN. At some merchants you may be asked to sign a sales slip and provide identification. At some merchants you may not be required to sign your name or enter your PIN.

3. Card Transactions. You can use the Card to obtain cash at ATMs and financial institutions, and to make purchases at POS terminals and merchants, that participate in the Mastercard® network. When you use the Card to initiate a transaction at certain merchants, such as hotels, a hold may be placed on your available Card funds for an amount equal to or in excess of your ultimate transaction. The held funds will not be available to you for any other purpose. Any excess will be released for your use when the transaction is finally settled.

Cash refunds will not be made to you for POS purchases. If a merchant gives you a credit for merchandise returns or adjustments, it may do so by processing a credit adjustment, which we will apply as a credit to your Card.

We may refuse to authorize a Card transaction if: (a) it would exceed the amount that the State has advised us to make available for your use; (b) the Card is reported lost or stolen; (c) we believe the Card is counterfeit; or (d) we are uncertain whether the transaction is authorized by you or permitted by law. We may temporarily “freeze” the Card and attempt to contact you if we note transactions that are unusual or appear suspicious.

In order to protect your Card account from suspected fraudulent activity or unauthorized use, we may temporarily impose limits on the dollar amount, number, and types of transactions performed using your Card. These Card limits could include limits on the number and dollar amount of ATM cash withdrawals and POS transactions. An ATM operator may impose additional ATM withdrawal limits and/or surcharges.

You may not use the Card to perform transactions that exceed the amount of funds made available to you through this program by the State. There may be occasions when deposits are posted to your Card account in error, or funds added that do not belong to you. You are not authorized to spend these funds because the State has not authorized us to make these funds available through the Card. In such events, this error will be corrected once discovered and funds will be adjusted in your Card account. Should the adjustment result in your Card account balance becoming negative, a notice will be sent to you explaining the error and the reason for the adjustment. If you have spent the funds before the error is identified, the amount to be repaid may be automatically deducted from future payments to your Card account as described in Section 8 of this document.

Your Card must not be used for any unlawful purpose (for example, to facilitate Internet gambling). You agree not to use your Card or funds for any transaction that is illegal. We reserve the right to deny transactions or authorizations from merchants apparently engaging in the Internet gambling business or identifying themselves through transaction records or otherwise as engaged in such business. You also may experience difficulties using the Card at: unattended vending machines and kiosks.

APPLICABLE FOR CARDHOLDERS receiving Temporary Assistance for Needy Families (TANF) benefits only:

Federal Law prohibits the use of Temporary Assistance for Needy Families (TANF) benefits at the following locations:

- any liquor store or retail establishment that mainly sells liquor;
- any casino, gambling casino or gaming establishment; or
- any retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclad state.

Using your Card at these locations are subject to New Jersey penalties. This includes Automated Teller Machine (ATM) withdrawals and Point of Sale (POS) purchase transactions.

Pre-authorized Payments. You may use your Card to make regular, pre-authorized payments to merchants by giving your Card information to a merchant. If these payments may vary in amount, the merchant you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

You have the right to cancel a pre-authorized payment from your Card if you call us at the number on the back of your card or find the number by visiting www.EPPICard.com and selecting the “Contact Us” link at the bottom of the page or write to us at Customer Account Services, P.O. Box 245997, San Antonio, Texas 78224-5997. We must receive your request at least three (3) business days before the payment is scheduled to be made. You also must notify the payee. (Note: If we do not receive your request at least three (3) business days before the scheduled payment, we may attempt, at our sole discretion, to stop the payment. However, we assume no responsibility for our failure or refusal to do so, even if we accept your stop payment request). If you call, we may require you to put your request in writing to us and to provide us with a copy of your notice to the payee, revoking the payee's authority to originate debits to your Card, within 14 days after you call. If we do not receive the written confirmation within 14 days, we may honor subsequent debits to your Card. For individual payments, please specify the exact amount (dollars and cents) of the transfer you want to stop, the date of the transfer, and the identity of the payee. Unless you tell us that all future transfers to a specific recipient are to be stopped, we may treat your stop payment order as a request concerning the one (1) transfer only. If you order us to stop one of these payments at least three (3) business days before the funds transfer is scheduled and we do not do so, we will be liable for your losses or damages.

4. Card and PIN Security. You agree not to give or otherwise make your Card or PIN available to others. For security reasons, you agree not to write your PIN on your Card or keep it in the same location as your Card.

Remember, we will never ask you to provide or confirm your PIN over the telephone or our website. If you receive an email that appears to come from us or see a website that contains our name, do not respond to any request for your PIN. If you suspect fraud, please contact us as soon as possible at the number on the back of your card or find the number by visiting www.EPPICard.com and selecting the “Contact Us” link located at the bottom of the page. Your Card is our property and must be returned to us upon request.

5. Foreign Currency Transactions. Please notify us in advance of your intent to use your Card outside of the United States to avoid any disruption to your services. Simply call the number on the back of your card or find it by visiting www.EPPICard.com and selecting the “Contact Us” link located at the bottom of the page, so that we can activate the feature which will allow international purchases to successfully complete. If you obtain cash or make a purchase in a currency other than U.S. dollars, Mastercard® International will convert the amount deducted from your available funds into U.S. dollars. Under the currency conversion procedure that Mastercard® International uses, the non-U.S. dollar transaction amount is converted into a U.S. dollar amount by multiplying the transaction amount in the non-U.S. dollar currency by a currency conversion rate. The currency conversion rate that Mastercard® International typically uses is either a government-mandated rate, or a wholesale rate provided to Mastercard® International. This rate may differ from the rate in effect when the transaction occurred or when we post it against the funds that are available to you.

6. Record of Your Available Funds and Transactions. You can get a receipt at the time you perform a transaction at an ATM or POS terminal. You may obtain information about your available funds and your last 10 transactions by calling the Customer Service Center toll free at the number listed on the back of your card or by visiting www.EPPICard.com. From the website, you can select and print transaction history for up to 12 months for tracking the transactions posted to your Card account. The amount of your available funds is also available on the receipt you get when you make a withdrawal or balance inquiry at certain ATMs.

You also have the right to obtain at least 24 months of written history of Card Account transactions by calling us at the number on the back of your card or writing us at Account Services, P.O. Box 245997, San Antonio, Texas 78224-5997. You will not be charged a fee for this information, unless you request it more than once a month.

7. **Lost or Stolen Card/PIN.** If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your available funds without your permission, call us at the number listed on the back of your card or find the number by visiting www.EPPICard.com and selecting the "Contact Us" link located at the bottom of the page, or write to us at Customer Account Services, P.O. Box 245997, San Antonio, Texas 78224-5997 with details.
8. **Adjustments to Your Card Account Balance.** There are occasions when adjustments will be made to your Card account to reflect a merchant adjustment, resolve a Cardholder dispute regarding a transaction posted to your Card account, or to adjust entries or deposits posted in error. These processing entries could cause your Card account to have a negative balance. If so, you agree to repay us the amount of any transaction(s) that exceed the authorized amount or cause your Card account to go negative, either from future deposits posted to your Card account or by personal check or money order. The amount to be repaid will be automatically deducted from future payments to your Card account. If no future deposits are made to your Card account, you must satisfy a negative balance by making payment to: Go Program Payment Processing Service, and mail a check or money order to: Customer Account Services, P.O. Box 245997, San Antonio, Texas 78224-5997. Remember, you always have the right to dispute the amount posted.
9. **In Case of Errors or Questions About Your Transactions.** If you think an error has occurred in connection with your available funds, call us at the number listed on the back of your card, which can also be found by visiting www.EPPICard.com and selecting the "Contact Us" link located at the bottom of the page or write us at Customer Account Services, P.O. Box 245997 San Antonio, Texas 78224-5997 as soon as you can. We must hear from you no later than 60 days after you learn of the error. You will need to tell us:
 - (1) Your name, address, telephone number and Card number.
 - (2) Why you believe there is an error, and the dollar amount involved.
 - (3) Approximately when the error took place.

If the error cannot be resolved over the phone, we will mail you a Request for Investigation Form to complete and return within 10 business days to Customer Account Services, P.O. Box 245997, San Antonio, Texas 78224-5997.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Card within 10 business days (20 business days for new Card accounts opened less than 30 days) for the amount you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not give you credit to your Card while we investigate your claim. For errors involving POS or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution process, call us at the toll free Customer Service number, at the number listed on the back of your card.

10. **Your Liability.** Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or your PIN has been compromised or you believe a transaction has been made without your permission using information from your Card account. Contacting us by telephone at the number listed on the back of your card, is the best way to minimize your possible losses. Or write us at Customer Account Services, P.O. Box 245997, San Antonio, Texas 78224-5997 as soon as you can. You could lose all the money in your Card account.

If you tell us within two (2) business days, after you learn of the loss or theft of your Card or PIN you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can prove that we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.

You are responsible for all authorized uses of your Card except as set forth below; you will not be responsible for an unauthorized use of your Card. An "unauthorized" use is a withdrawal or transaction that you or someone you authorized did not transact. We may refuse to reimburse you for a transaction you assert is unauthorized if: (1) you give your Card, Card number, and/or PIN to another person whom you expressly or implicitly authorize to use your Card, even if that person withdraws or purchases more than you authorized, or (2) we conclude that the facts do not reasonably support a claim of unauthorized use.

Also, if the written transaction history or other Card transaction information that you obtain from us shows fund transfers that you did not make, including those made by Card, PIN or otherwise, tell us at once. If you do not tell us within 60 days after we transmit or otherwise make such information available to you by telephone, electronic transaction history or written transaction history, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

We will cancel your Card if it is reported to us as lost, stolen or destroyed. Once your Card is canceled, you will have no liability for further transactions involving the use of the canceled Card.

Change of Address: You are responsible for notifying us promptly upon any change to your mailing address, telephone number or email address.

11. **Our Liability.** If we do not complete an electronic fund transfer to or from your Card on time or in the correct amount according to these Terms, we may be liable for your losses or damages. There are some exceptions, however. We will not be liable, for instance, if:
 - Through no fault of ours, you do not have enough available funds on your Card to perform the transaction;
 - We believe the transaction may not be authorized by you.
 - Circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption, or a natural disaster) prevents or delays the fund transfer, despite reasonable precautions taken by us;
 - The system, ATM or POS terminal, was not working properly and you knew about the problem when you started the transaction;
 - The State has not authorized us to make the necessary funds available through your Card;
 - The funds available through your Card are subject to legal process or are otherwise not available for withdrawal; or
 - The transaction cannot be completed because your Card is damaged.
12. **Unclaimed Property.** Under certain circumstances, we are required by state law to relinquish the balance in accounts in which there has been no activity for a specified amount of time, such as deposits, withdrawals, balance inquiry or any other Customer initiated contact. The time period for relinquishment, also called escheatment, varies by state. You agree that we are not liable for any loss you may incur due to our good faith compliance with these laws.
13. **Limitation of Time to Sue.** An action or proceeding by you to enforce an obligation, duty or right arising under these Terms or by law with respect to your Card or the Card service must be commenced within 12 months after the cause of action accrues, unless this limitation is not permitted by applicable law.
14. **Waiver of Right to Jury Trial.** If you have a problem with your Card or the Card service, please bring it to our attention immediately by calling Customer Service at the number listed on the back of your card. In most cases, a telephone call will quickly resolve the problem in a friendly, informal manner. If a dispute cannot be resolved informally, you or we may file an action. You and we each give up the right to a trial by a jury to resolve each dispute, claim, demand, cause of action, and controversy between you and us arising out of, or relating to your Card or this service. This includes, without limitation, claims brought by you as a class representative on behalf of others, and claims by a class representative on your behalf as a class member (so-called "class action" suits).
15. **Privacy.** We may obtain non-public personal information about you (e.g., your name, address, telephone number, social security number, and date of birth) from the State in order to verify your identity. We do not release personal non-public financial information obtained in connection with this Card program about current or former Cardholders to anyone, except, and as permitted by federal and state law: to process a transaction at your request; to the State or its agent in connection with the account that funds Card payments; where it is necessary or helpful in effecting, administering, or enforcing a transaction; to comply with a law, regulation, legal process or court order; to local, state and federal authorities if we believe a crime may have been committed involving a Card; or as otherwise permitted by law. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
16. **Cardholder Identity.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires that identifying information be obtained for each person who obtains a Card.
17. **Business Days.** Business days are Monday through Friday, excluding U.S. federal holidays.
18. **Assignment.** You may not assign your rights or obligations in connection with these Terms, the funds available to you through your Card, or the Card itself to others. We may assign our rights and obligations under these Terms to others without prior notice to you or your consent.
19. **Severability/Waiver.** If any provision of these Terms is deemed unlawful, void, or unenforceable, it will be deemed severed from these Terms and shall not affect the validity and enforceability of the remaining provisions. We may delay enforcing our rights under these Terms without losing them. Any waiver by us will not be deemed a waiver of other rights or of the same right at another time.

- 20. Governing Law.** These Terms will be governed by and construed in accordance with applicable federal law and the laws of the State of Michigan, without reference to its conflict of law principles.
- 21. Legal Process.** We may comply with any subpoena, levy or other legal process as permitted by state and federal law. If we are not fully reimbursed for our record research, photocopying and handling costs by the party that served the process, we may charge such costs to your Card account, in addition to our legal process fee of \$50. We may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at a different location.
- 22. Change in Terms.** We may change (add to, delete or amend) these Terms at any time by providing you with prior notice of the change as required by law.
- 23. Termination.** We may suspend or terminate your use of the Card with or without cause at any time by providing you with prior notice. We may terminate your use of our Card and this service immediately if: you breach these Terms or any other agreement with us; we are notified to do so by the State or its agent; we have reason to believe that there has been or may be an unauthorized use of your available Card account funds, Card or PIN; or there are conflicting claims to your available Card account funds. You may terminate your use of the Card and these Terms without cause at any time by contacting Customer Service at the number on the back of your card, which can also be found at www.EPPICard.com.
- 24. Program Closure.** We will notify you of any steps you must take in the event this Prepaid Card Program ends with the State. Your Card Account may be subject to an account closure fee if funds remain on your Card after the Program ends.
- 25. FDIC Insured.** The funds associated with the Card are insured and guaranteed by the Federal Deposit Insurance Corporation to the extent provided by law.
- 26. Fee Schedule.** The following is a list of fees that are applicable to your card. Fees will be withdrawn from your Card account balance, except where prohibited by law.

List of all fees for New Jersey EPPICard Prepaid Card

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	There is no fee to obtain a Card account.
Spend money		
Purchase using your personal identification number (PIN)	\$0.20	This is our fee. You will be assessed for each purchase made using your PIN. There is no fee for signature based purchases.
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature.
Get Cash		
ATM withdrawal (in-network)*	\$1.25	This is our fee. You are allowed one (1) ATM withdrawal each month per deposit at in-network ATMs. You will receive one (1) ATM withdrawal for no fee if you do not receive a deposit in the calendar month. A fee will be assessed for each additional withdrawal. "In-network" refers to PNC Bank or MoneyPass ATM Network. Locations can be found at https://apps.pnc.com/locator/ and moneypass.com/atm-locator.html . When using your Card at an ATM, the maximum total amount that may be withdrawn from your Card account per calendar day is \$500.00.
ATM withdrawal (out-of-network)	\$1.25	This is our fee. "Out-of-network" refers to all the ATMs outside of the PNC Bank or MoneyPass ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your Card at an ATM, the maximum total amount that may be withdrawn from your Card account per calendar day is \$500.00.
Teller-assisted cash withdrawal (OTC)*	\$2.00	This is our fee. You are allowed one (1) teller-assisted cash withdrawal per month for no fee. Each additional withdrawal will be assessed a fee.
Information		
ATM balance inquiry	\$0.00	No fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.
Customer service (automated or live agent)	\$0.00	No fee for calling our automated customer service or speaking to a live agent, this include calls for balance inquiries.
Using your card outside the U.S.		
International fixed fee	\$3.00	This is our fee. For each transaction (ATM, Point of sale transactions, teller-assisted cash withdrawal etc.) conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. International transaction fee also applies.
International transaction fee	2%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
Other		
ATM denial fee	\$0.40	This is our fee. You will be assessed a fee for each ATM denial. A denial occurs when there are not available funds to cover your cash withdrawal request.
Card replacement	\$5.00	This is our fee. You are allowed one (1) card replacement for no fee after the receipt of your initial card. A fee will be assessed for each additional card replacement request. Standard delivery (7 to 10 calendar days).
Expedited card delivery	\$12.00	If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee, in addition to any applicable card replacement fee. Expedited card delivery is 3 to 5 calendar days.

* "No Fee" transactions expire at the end of each calendar month if not used.

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact EPPICard Customer Service by calling 1-866-461-4094, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit www.EPPICard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.