

Edited EPC script Spring 2012

Through this video, new claimants can learn how to use their electronic payment cards effectively, and existing claimants can learn about beneficial changes to fees associated with some card activities.

When you **qualify** for unemployment insurance or temporary disability insurance, the Rhode Island Department of Labor and Training will pay benefits to you through direct deposit or an electronic payment card.

You can use the card to get cash at an ATM or use it to make purchases anywhere VISA is accepted.

Seven to ten business days **after** your insurance benefits have been approved, your card will be mailed to you.

If you do not receive your card within ten days, contact Chase by calling one eight-six-six eight-four-seven eight-five eight-six. (1-866-847-8586)

For security purposes, it will be shipped in a white envelope like this one.

To deter theft, the envelope will be identified with the state logo and return address of Coppell Texas.
Be on the lookout for this envelope!

The mailing from Chase includes both the card **and** important instructions which you should review and save.
Information about your individual benefit rate will arrive in a separate mailing from the Rhode Island Department of Labor and Training.

When you receive your electronic payment card, you must activate it by calling Chase at one eight-six-six eight-four-seven eight-five eight-six (1-866-847-8586).

During that call, you will be asked to create your own four-digit Personal Identification Number, or PIN, to use your card securely.

It is worth noting that this PIN is **separate and apart** from the PIN used to access your benefit claim whenever you contact the Rhode Island Department of Labor and Training.

Pick a PIN that only you would know and do not share it with anyone.

Do not write your PIN on the card.

Treat your card as carefully as you would cash.

Once you have activated your card,
check your balance any time
by calling the Chase automated telephone system
at one eight-six-six eight-four-seven eight-five eight-six (1-866-847-8586).

You will not be charged for using the automated system to check your balance.

If you need a Chase representative to assist you in your balance inquiry,
you may do so as many times as needed at no charge.

You may also check your balance for free... anytime...
online at www.myaccount.chase.com.

Now that your card is activated and you have verified your balance,
you may use the electronic payment card at **any** Allpoint, Bank RI or ChaseATM to get
as many free
cash withdrawals as you need each deposit period.

And... you may use your electronic payment card for credit card-type transactions in
any store that accepts VISA.

Chase has partnered with Allpoint and BankRI to provide free ATM withdrawals.

Nearly 2,000 Allpoint ATMs are available to Rhode Islanders,
in retail stores such as
CVS... Walgreens... Target... Hess... and Exxon.

To locate an Allpoint ATM near you,
visit www.allpointnetwork.com
and enter your zip code.

To locate a BankRI ATM near you visit www.bankri.com

To use your card at an ATM,
insert or swipe your card.

Enter your four-digit PIN.

Press "Withdrawal" and then "Checking."

Follow the on-screen instructions.

Take your card, your cash and your receipt.

When you use an Allpoint, BankRI or Chase ATM to perform a balance inquiry,
you will not be charged a transaction fee.

You can also check your account balance online
or through the Chase automated telephone system.

It is important to note that when you use a non-Allpoint, BankRI or Chase ATM,
the vendor associated with that ATM **may** apply surcharges to your account.

Any surcharge fees applied by a non-network vendor **will** be charged to your account.

You can get cash by presenting your electronic payment card to the teller
of any VISA-member bank
and withdrawing any cash balance available on the card,
free of charge,
once per benefit deposit.

If you require **additional** teller-assisted withdrawals during a deposit period,
you will be charged a transaction fee of five dollars per assisted withdrawal.

You can use your electronic payment card to make purchases anywhere that accepts
VISA.

You may use your electronic payment card for purchases **online**
or over the telephone.
Just provide your card number and the expiration date.

And, you may use your electronic payment card to make **purchases** at a retail store, at the gas station or at a restaurant.

When you select the “credit” option during a purchase transaction, you will not incur a transaction fee. If the merchant asks, “credit or debit,” select credit **on** the point of sale unit.

A credit transaction requires you to sign your bill.

Be careful.

Using your electronic payment card for **debit**-type transactions **could** result in holds on your account.

Unlike credit-type transactions which require you to **sign** a bill, debit-type transactions require you to enter your four-digit PIN.

When you choose “**debit**” for a transaction before the actual amount of the transaction is determined, some companies will place a hold on a set sum of money to cover the **potential** cost.

For example, if you press the debit button **before** you pump gasoline, a gasoline vendor **may** put a hold of fifty dollars or more on your card balance in order to cover the potential cost of your gasoline.

That hold may not be removed immediately, even when the actual cost of your transaction is **less** than the amount placed on hold by the vendor,

and this could impact your ability to make additional purchases in the immediate future.

Using the debit option when making purchases **can** be useful in some cases, however.

For example, you can request **cash back** from a merchant when using the PIN-based “debit” option.

In **all** your purchases and cash withdrawals, be sure to stay **within** your account balance so you do not overdraft your account and incur fees for insufficient funds.

You will receive one free denial for insufficient funds at an ATM and will be charged twenty-five cents each time after you attempt to overspend your account balance.

You can check your card balance online or by using the Chase automated telephone system.

To sum up, you can use your electronic payment card to get cash from an ATM, a bank or retailer ... anywhere that accepts VISA!

Remember, to avoid transaction fees when using your electronic payment card, you can make withdrawals at **any** Allpoint, Chase or BankRI ATM and you can use it for signature-based **credit-type** transactions as often as you please.

Another way to avoid transaction fees is to transfer money **online** from your Chase account to your personal checking or savings account.

To set up an account transfer, go to www-dot-my-account-dot-chase-dot-com.

If you decide to **switch** to direct deposit, you may do so by first downloading a direct deposit form from the Rhode Island Department of Labor and Training at www.dlt.ri.gov and then **mailing** it to the address **listed** on the form.

Remember that your electronic payment card **is** as important to protect as cash. Do not discard it before the expiration date listed on the front.

If you are eligible to collect insurance benefits from the Rhode Island Department of Labor and Training in the future, **this** is the card you will use for the next five years.

Do not discard it. Keep it in a safe place. And do not share your PIN with anyone.

If you're having trouble using your Chase electronic payment card, check a couple of things.

First, make sure you have activated your account by calling Chase at one eight-six-six eight-four-seven eight-five eight-six (1-866-847-8586).

Second, make sure you have sufficient funds in your account.

You can check your balance online anytime or by calling the Chase automated telephone system at one eight-six-six eight-four-seven eight-five eight-six (1-866-847-8586).

Third, if you're making a PIN-based debit transaction, make sure you're using the correct PIN.

It is worth noting that this PIN is **separate and apart** from the PIN used to access your benefit claim when you contact the Rhode Island Department of Labor and Training.

If you forget your PIN, or decide you want to change it for security reasons, contact Chase.

If you lose your card, contact Chase and a new card will be issued.

There is no charge for the first replacement card per year. Additional replacement cards are five dollars.

If you have any questions **about** the electronic payment card program, contact JP Morgan Chase.

If you have questions **about**

your Unemployment Insurance
or Temporary Disability Insurance claim,
contact the Rhode Island Department of Labor and Training.

Information about Unemployment Insurance may be found at www.dlt.ri.gov/ui.
or by calling four-zero-one two-four-three nine-one-zero-zero. (401) 243-9100

Information about Temporary Disability Insurance may be found at www.dlt.ri.gov/tdi.
or by calling four-zero-one four-six-two eight-four-two-zero. (401) 462-8420.