



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.

This guide provides information about using your Utah UCardSM.

For easy access to your balance, transaction history and other information, visit www.ucard.chase.com

1. GO ONLINE

- Logon to www.ucard.chase.com by entering your 16-digit card number
- If you do not have internet access, call the Chase 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



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IF YOU RECEIVE SUPPORT FUNDS OR CASH PAYMENTS...

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

CASH PAYMENTS ONLY

- 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



IF YOU RECEIVE EDUCATION & TRAINING FUNDS...

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

USING A POS MACHINE

- *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



USING A PHONE

- Call the Chase 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



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 Education & Training 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:

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

- Check your balance(s) and get your monthly account statements for **FREE** at www.ucard.chase.com
- 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 Chase Customer Service



ACCOUNT ALERTS

- Automatic alerts will let you know when a deposit has been made and your new available balance
- Visit www.ucard.chase.com or call Chase Customer Service to sign-up for **FREE** Automatic Account Alerts via text, email or voice message



BY PHONE

- Call the Chase Customer Service phone number on the back of your card
- You will hear your balance(s) after you have entered your security information



If you do not have enough funds in this account to pay for your transaction...

This is what will happen...

Education & Training



If you also receive Support Funds: Funds will be taken out of your Support Funds account to make up the difference

If you also receive Cash Payments: Funds will be taken out of your Cash Payments account to make up the difference

Support Funds



If you also receive Cash Payments: Funds will be taken out of your Cash Payments account to make up the difference

Cash Payments

Transaction will be denied

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"> • Deposit dates vary depending on the type of payment(s) you receive • See the Deposit Issuance Schedule that came with your card • Unused funds are carried over to the next month 	<ul style="list-style-type: none"> • Logon to www.ucard.chase.com, or • Sign up for Deposit Notification Alerts (see <i>Frequently Asked Questions</i>), or • Call Chase Customer Service 	<ul style="list-style-type: none"> • There may be fees for using your card in certain situations • See the Fees for Using Your Card that came with your card • There is never a fee for making purchases at a store or paying an approved provider 

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 of your funds — **and those funds will not be replaced.**

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

HOW TO PAY BILLS WITH YOUR CARD

If you get **UI or State Payroll funds**, you can pay your utilities and other bills with your card.

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

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** or call Chase 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.

All funds (with the exception of UI and State Payroll) 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

1-866-330-6828