

New York City Housing Authority Section 8 Debit Card Program



Government Prepaid
Debit Card
123 Main Street
Anytown, USA 98765

IMPORTANT

Before activating, read the instructions on both sides of this guide.

Please keep for future reference.



Activate your card immediately

- Visit www.bankofamerica.com/GovernmentCard or call 1.866.213.4074 (TTY 1.866.656.5913).
- When prompted, create a four-digit Personal Identification Number (PIN) to use at ATMs.
- Your card is now ready to use—shop everywhere MasterCard® debit cards are accepted or get cash from an ATM or bank teller.
- **Sign the back of your card.**

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

Online: www.bankofamerica.com/GovernmentCard

- **Initial password for online activation is the last 6 digits of your card number.**

Phone: 1.866.213.4074

TTY: 1.866.656.5913

Outside U.S. (collect): 423.262.1650

Call immediately if your card is lost or stolen.

Zero liability

If your card is ever lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in your deposit agreement.

How to use your card

Purchases with a signature:

1. Present or swipe your card.
2. Choose "credit".
3. Sign, take your card and receipt.

Purchases with a PIN:

1. Swipe your card.
2. Choose "debit" and enter your PIN.
3. Many grocery stores offer cash back without a fee. If you want cash, select the amount and it will be added to your purchase.
4. Take your card, cash and receipt.

Getting cash at an ATM:

1. Insert your card and enter your PIN.
2. Select "checking" and enter the amount you wish to withdraw.
3. Take your card, cash and receipt.

To get cash at a bank or credit union that accepts MasterCard:

1. Know your available balance before getting cash.
2. Present your card to the teller and say how much you want from your available balance.
3. You will need to show some form of ID.
4. Take your card, cash and receipt.

Important information

- The enclosed deposit agreement contains legal terms and conditions for using your card.
- When you use your card or authorize others to use your card, you're agreeing to the terms and conditions in the agreement.
- This is a prepaid card—not a credit card. Funds are limited to your account balance. Each purchase or withdrawal is deducted from the card so keep track of your balance.
- Please activate your card.

SEE BACK FOR DETAILS ON FEES AND USING YOUR CARD.

MasterCard purchasing power

Use your card everywhere MasterCard debit cards are accepted:

- Grocery stores
- Gas stations
- Online stores
- Retail stores
- Mail orders
- Phone orders
- Restaurants
- Medical offices

Pay many bills with your card:

- Utility
- Phone
- Internet
- Insurance

Getting cash back:

- Many grocery and convenience stores offer cash back without a fee when you make a purchase.

ATM safety tips

- Be aware of your surroundings at ATMs. If you notice anyone or anything suspicious or unsafe when you approach an ATM, use another ATM or return later.
- At enclosed ATMs, close the door completely. Don't open the door while you are making your transaction.
- When you use a drive-up ATM, be sure passenger windows are closed and doors are locked.
- If you must use an ATM at night, consider taking someone with you.
- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.
- Be discreet when entering your PIN at the keypad. After completing your transaction, carefully put away your card, cash and receipt before leaving the ATM area.
- Never give your PIN to anyone and never write it anywhere, especially on your card.
- Never give information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.
- Call 911 if you need emergency assistance. Immediately contact your local police if you experience or suspect a crime related to your account. If you have a concern about security at a Bank of America ATM, please call us at 1.800.222.7511.

Special transactions

Gas stations – Paying at the pump may cause a hold of up to \$100; consider paying inside, saying how much you want to purchase, and signing the receipt.

Restaurants – Restaurants may verify you have enough in your account for the bill. Make sure you have enough funds to cover any added tip.

Hotels – The hotel may hold the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, the hold may take a few days to be removed.

Auto rentals – You may use your card for final payment for a rental car, but a credit card may be necessary to reserve a rental car.

Returns – Store return policies vary. You may receive a credit to your account or a store credit. A credit to your account may take a week to process before funds are available for use.

Schedule of Bank Fees

Bank Fees for the NYCHA Section 8 Debit Card transactions will be charged to your Account as they occur on a daily basis.

SERVICES WITH NO FEES	
PURCHASE TRANSACTIONS	
Purchase at Merchants (signed, using PIN, online, phone or mail purchases)	No Fee
ATM TRANSACTIONS*	
Bank of America ATM Withdrawal (in the U.S.)	No Fee
Balance Inquiries (all ATMs, IVR, online)	No Fee
Declined Transaction (ATMs only)	No Fee
OTHER SERVICES	
Online, Automated, Live, or International Customer Service Inquiry	No Fee
Online Funds Transfer	No Fee
Mailed Account Statement	No Fee
Check Issuance Upon Account Closure	No Fee

*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. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times. Balance inquiries may not be available at all ATMs outside the U.S.

**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 1.866.213.4074, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). For a detailed view of your Section 8 Payment History, please visit the NYCHA website at www.nyc.gov/nycha and click on **Section 8 Assistance** for the **Owner Extranet**.

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For Your Protection

- You must first activate your card by calling customer service.
- Monitoring: To protect your account, Bank of America monitors your card usage and looks for abnormal activity that might indicate fraud.
- Privacy Policy: Keeping your financial information secure is one of the Bank's most important responsibilities. Visit www.bankofamerica.com/prepaidprivacy for an explanation of how the Bank manages your information related to this prepaid card program.

Transaction Limitations

- ATM Withdrawals—You may withdraw up to \$1,000 from an ATM during any 24-hour period.
- Funds transfer to other accounts: The minimum transfer amount is \$20.

SERVICES WITH FEES	
ATM TRANSACTION FEES*	
Non-Bank of America ATM Withdrawal (in the U.S.)	2 free per month, \$1.00 per transaction thereafter
ATM Withdrawal International (all ATMs outside the U.S.)	\$3.00 per transaction
OTHER SERVICE FEES	
Teller Cash Access (Available at financial institutions that accept MasterCard cards) (Limited to available balance only)	No fee for first withdrawal each month, \$5.00 thereafter
Emergency Cash Transfer (in the U.S)**	\$15.00 per transaction
Card Replacement—Domestic	No fee for first replacement each year, \$5.00 thereafter
Card Replacement—Express Delivery (additional charge)	\$12.50 per request
Card Replacement International (outside the U.S.)	Quote provided at time of request, as price varies by country
International Transaction Fee	2% of U.S. Dollar amount of transaction