



How to Use Your Michigan Bridge Card



IF YOU HAVE QUESTIONS

Call Customer Service
FREE

24 hours a day
7 days a week

1 (888) 678-8914
(TTY) 1 (800) 649-3777

Si usted
necesita esta
información en
español o árabe,
llame a su
oficina local del
Department of
Human Services.

إذا احتجت لهذه المعلومات بالإسبانية أو الإنجليزية، اتصل بمكتب وزارة الخدمات
الإنسانية المحلي

Table Of Contents

| | |
|--|-----------|
| What is the Michigan Bridge Card? | 1 |
| How to Care for Your Card..... | 2 |
| What is a Personal Identification Number (PIN)? | 3 |
| How to Care for your PIN | 3 |
| Where to Use Your Card | 4 |
| Automated Teller Machine (ATM) | 4 |
| How to Use an ATM..... | 4 |
| Safety Tips at the ATM | 5 |
| Check Cashers..... | 5 |
| Point-Of-Sale Machine (POS) | 6 |
| How to Use a POS Machine..... | 6 |
| To Purchase Food | 7 |
| To Purchase Non-Food Items | 7 |
| To Withdraw Cash | 7 |
| How to Find Out Your Balance | 8 |
| POS Machine Not Available or Not Working | 9 |
| When to call Customer Service..... | 10 |
| Authorized Representative | 11 |
| Protective Payee..... | 12 |
| When You Receive Your Benefits..... | 12 |
| It's the Law | 13 |

WHAT IS THE MICHIGAN BRIDGE CARD?

It is a **SAFE**, **CONVENIENT**, and **EASY** way for you to get your food and/or cash benefits each month.



- It is just like a debit card.
- Your benefits will be put into an account set up for you.
- You must use the card to get your benefits.
- Any balance remaining at the end of the month is carried over to the next month.
- Food and cash benefits unused for a year will be returned to the state and or federal government.

HOW TO CARE FOR YOUR CARD

Your card is like cash. Keep it in a safe place.

- **Call Customer Service** right away if your card is lost or stolen.
- **Put your card away** as soon as you finish using it.
- **DO NOT** let others use your card. Your benefits will **not** be replaced if someone else uses them.
- **DO NOT** leave your card lying around, even at home.

DO NOT throw your card away, even if your case closes.

- You will use the same card if your case is active again in the future.
- You may be charged for card replacement.

DO NOT damage your card.

- **DO NOT** bend or fold your card.
- **DO NOT** scratch or write on the black stripe on the back of your card.
- **DO NOT** wash your card or get your card wet.
- **DO NOT** leave your card near magnets, TVs, stereos, VCRs, or microwaves.
- **DO NOT** leave your card in the sun or other hot places, like the dashboard of your car.

WHAT IS A PERSONAL IDENTIFICATION NUMBER (PIN)

Every time you use your card, you must enter four secret numbers. These numbers are called your PIN. Select four numbers that you can remember but that other people cannot easily guess.

There are two ways to get a PIN:

- By calling Customer Service at 1 (888) 678-8914 or TTY 1 (800) 649-377.
- At your local Department of Human Services office.

Entering Your Pin

When you enter your PIN by pressing keys on a keypad, your PIN numbers will show up as stars on



the screen, so no one can read it. You have up to four tries to enter the correct PIN. After the fourth try, you will not be able to use your card until after midnight the same day.

How To Care For Your PIN

- Keep your PIN secret! Memorize it.
- DO NOT write your PIN on your card. If you need to write down your PIN, keep the paper in a different place than your card.
- DO NOT let anyone — not even the store clerk or a state employee — see your PIN when you enter it at the machine.
- DO NOT let anyone use your card and PIN.

WHERE TO USE YOUR CARD

Your Card Can Be Used At An Automated Teller Machine (ATM)

You may use your card to withdraw **cash** benefits at any ATM with the Quest sign.



You **cannot** get cash from your food benefit account. You can make up to four withdrawals a month without having to pay a transaction fee. You will have to pay a **transaction fee** for each ATM withdrawal after the fourth one in a month.

Watch for a warning sign by the ATM that tells you that you will be charged a **surcharge** for using the ATM. You do **NOT** have to pay a surcharge if you choose to get your cash at an ATM that does not charge this fee.

How To Use An ATM

1. Insert your card into the ATM.
2. Enter your PIN (secret code).
3. Press the button for **WITHDRAWAL**.
4. Press the button for **CHECKING**.
5. Enter the dollar amount you want.
6. If the ATM screen tells you that a surcharge will be charged and you do not want to pay it, cancel the transaction by pressing the **CANCEL** key.
7. Press the button for **CORRECT** to go on if the amount is right, or **CANCEL** to stop if the amount is wrong.

Remember:

- Keep the receipt so you will know how much cash you have left in your cash account.
- You can withdraw all of your cash benefits from an ATM in one day unless the ATM limits the withdrawal amount.

Safety Tips at the ATM

Have your card ready.

- Always use ATMs in well-lit areas. If you sense danger, cancel your transaction. Take your card and leave the area right away.
- Use an ATM inside a store at night or when you are alone.
- **DO NOT** count your money at the ATM.
- **DO NOT** let anyone see your PIN.

Check Cashers

You can also withdraw cash benefits at check cashers.

You may be charged a surcharge for each cash withdrawal from a check casher.

AT A STORE POINT-OF-SALE (POS) MACHINE

This is the machine you slide your card through when you buy food or get cash at stores that show the Quest sign.



Use A POS Machine To:

- Buy food with food or cash benefits.
- Buy non-food items with cash benefits.
- Withdraw cash from cash benefits.
- Get cash back with a purchase.

If you do not see the Quest sign, ask the store manager if you can use your card in the store to buy food or withdraw cash. Some stores may limit the amount of cash you can get back from your cash benefits.

How to Use a POS Machine:

1. Slide your own card or give your card to the clerk. The clerk enters your food/cash purchase and/or cash withdrawal amount. **The clerk should not leave the area with your card.**
2. Check the amount that shows in the POS window. If the amount is correct, enter your PIN and press **ENTER**.
3. Make sure the amount on the receipt is the same as the amount you spent. If the receipt is wrong, tell the clerk right away. Keep the receipt as a record of your current balance.

To Purchase Food

- You can use POS machines to purchase food as many times as you want each month until all of your food benefits are used.
- You will not have to pay a fee when you purchase food.
- There are no minimum dollar amounts per transaction.

To Purchase Non-Food Items

Tell the clerk the amount of cash to be withdrawn from your cash account. It can be the exact amount of the purchase or a greater amount if you want to get cash back. Some stores may limit the amount of cash you can get back with a purchase. **Check your receipt and keep it as a record of your balance.**

To Withdraw Cash

- At a store you **should not be charged** a fee when you use a POS machine to get a benefit amount update or get small amounts of cash **at the same time** as you buy something. You may be charged a fee if you get cash without making a purchase. The store may limit the amount of cash you can get back when you make a purchase.
- The store may charge a fee called a 'sur-charge.' You do **not** have to pay a fee if you choose not to get your cash at that location.

WHEN TO CALL CUSTOMER SERVICE



1 (888) 678-8914

(TTY) (800) 649-3777

Call **FREE**

24 hours a day, 7 days a week if:

A computer will answer. Listen carefully and follow the instructions given as they may have changed since the last time you called. Do not call your local office for help with your card.

- You just received your first card in the mail. **Follow the instructions that came with your card to choose a PIN.**

To Replace your card. If you have had 2 cards issued to you, your benefits may be reduced by \$3.03 for a mailed card, or by \$3.72 for an over-the-counter card.

- Your card is lost, stolen, or does not work.
- You think someone else is using your card without your approval.
- You forgot or want to change your PIN.
- You need to know your food or cash benefits balance and you cannot find your last store receipt.
- You want to know a location nearby to use your card.
- You believe a **SYSTEM ERROR** causes an unintended or invalid transaction.

A household's account may need to be reduced to pay a retailer if the retailer was not paid due to a system error. Households will be notified of account adjustments and have 15 days to protest the adjustment before their account is reduced. A protest of an adjustment can be made by calling the EBT Customer Service.

AUTHORIZED REPRESENTATIVE

You may choose a person, called an authorized representative (AR), to use your food benefits to purchase food for your household.

If you have an AR for your food benefits:

- You will receive a Bridge card to give to your AR.
- You will need to call Customer Service to obtain a PIN for the AR card, just like you do for your own card.

If you need an AR, **choose a person you trust**. Remember, lost or stolen benefits will not be replaced.

If your AR performs fraudulent activity involving your account, it may result in criminal charges against you and your benefits may be reduced or stopped. For more information, call your local Department of Human Services office.

If an AR calls Customer Service, they must enter your date of birth and last four digits of your Social Security number.

PROTECTIVE PAYEE

A protective payee may be assigned by the Department of Human Services to manage your cash benefits for you.

The protective payee:

- Will receive their own Bridge card.
- Will be able to access your cash benefits for you.
- When calling Customer Service, the protective payee must enter the date of birth for the person they represent and four zeroes for the Social Security number.

WHEN YOU RECEIVE YOUR BENEFITS

Food Benefits

The day of the month you get your food benefits will be included on your approval notice at case opening. Benefits are available on weekends and holidays.

Cash Benefits

Your cash benefits will be deposited into your account twice a month according to the schedule mailed at case opening and every December.

IT'S THE LAW!



Misuse of your Food Benefits is a violation of state and federal laws.

- **DO NOT Sell, trade or give away your Food Assistance benefits, PIN or Michigan Bridge card.**
- **DO NOT Allow a retailer to buy your food benefits in exchange for cash.**
- **DO NOT Use someone else's food benefits or Bridge card for your household.**
- **DO NOT purchase containers with deposits, dump/discard product and then return containers to obtain cash refund deposits or you may be disqualified from receiving Food Benefits.**
- **DO NOT use your Bridge card to purchase lottery tickets, alcohol, or tobacco, or for gambling, illegal activities. Cash assistance grants cannot be used for massage parlors, spas, tattoo shops, bail-bond agencies, adult entertainment, or cruise ships.**
- **DO NOT abuse card replacement Privileges. Replacing more than 4 cards in a 12 month period may prohibit you from ordering another card without a personal interview at the local office.**

People who break Food Assistance Program and cash program rules may be disqualified from the program, fined, put in prison, or all three; and must repay cash and/or food benefits.

Customer Service

1-888-678-8914



Department of Human Services (DHS) will not discriminate against any individual or group because of race, religion, age, national origin, color, height, weight, marital status, sex, sexual orientation, gender identity or expression, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you are invited to make your needs known to a DHS office in your area.

The U.S. Department of Agriculture prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment 'activities.)

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us By mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov

Individuals who are deaf, hard of hearing or have speech disabilities may Contact USDA through the Federal Relay Service at (800) 877-8339; or (800) 845-6136 (Spanish).