

# The Michigan Unemployment Insurance Agency (UIA) Debit Card

## Fast, easy, and more secure unemployment payments

- **Avoid the expense** of cashing checks.
- **Use everywhere Debit MasterCard® is accepted** – in stores, online and on the phone.
- **Access cash** at ATMs and from tellers at any bank or credit union that accepts MasterCard.
- **Get cash back with purchase** at many grocery and convenience stores.
- **Feel more secure** – no need to carry large amounts of cash.



## Sign up today!

Go to [www.bankofamerica.com/miuiadebitcard](http://www.bankofamerica.com/miuiadebitcard) for more information about your debit card.

Or,

Go to [www.michigan.gov/uia](http://www.michigan.gov/uia) and log on to your MIWAM account to select the debit card option.

Call the Michigan Unemployment Insurance Agency Customer service at **1.866.500.0017** and select the payment option, and then select the debit card option.

## A smart choice

The Michigan Unemployment Insurance Agency (UIA) Debit Card is a fast and convenient way to receive your Unemployment payments. No credit check or bank account is required.

### Everyday purchasing power

Use your card everywhere Debit MasterCard is accepted:

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

### Pay bills with your card:

- Utility
- Phone
- Internet
- Insurance

### 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 Michigan Unemployment Insurance Agency (UIA) Debit Card Deposit Agreement.

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

Online: [www.bankofamerica.com/miuiadebitcard](http://www.bankofamerica.com/miuiadebitcard)  
 Phone (toll free): 1.866.436.1964  
 TTY (toll free): 1.866.656.5913  
 Outside U.S. (collect): 423.262.1650  
 Call immediately if your card is lost or stolen.

## Simple to use

Fees can be avoided by using your card to make purchases and get cash back at merchants, and by using Bank of America and Allpoint ATMs. A complete Schedule of Bank Fees appears on page 2 of this fact sheet.

### Making purchases

Purchases with a signature

- Present or swipe your card
- Choose "credit"
- Sign, take your card and receipt

Purchases with a PIN (Personal Identification Number)

- Swipe your card
- Choose "debit" and enter your PIN
- If needed, ask for cash back
- Take your card, cash and receipt

### Accessing cash

Getting cash at an ATM

- Insert your card and enter your PIN
- Select "checking" and enter the amount to withdraw
- Take your card, cash and receipt

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

- Verify your available balance
- Present your prepaid debit card and ID to the teller
- Request the dollar amount you want from your balance
- Take your card, cash and receipt

## Schedule of Bank Fees

Bank fees for Michigan UIA Debit Card transactions will be charged to your Account as they occur on a daily basis.

SERVICES WITH NO FEES	
<b>PURCHASE TRANSACTIONS</b>	<b>FEE</b>
Purchase at Merchants (signed or using PIN, online, phone or mail purchases)	<b>No Fee</b>
<b>ATM TRANSACTIONS*</b>	<b>FEE</b>
Bank of America and Allpoint ATM Withdrawal (in the U.S.)	<b>No Fee</b>
ATM Balance Inquiries (all ATMs)	<b>No Fee</b>
Declined Transactions (ATMs only)	<b>No Fee</b>
<b>OTHER SERVICES</b>	<b>FEE</b>
Teller Cash Access (Available at financial institutions that accept MasterCard) (Limited to available balance only)	<b>No Fee</b>
Online Funds Transfer	<b>No Fee</b>
Card Replacement Domestic	<b>No Fee</b>
Mailed Account Statement	<b>No Fee</b>
Online, Automated, Live or International Customer Service Inquiry	<b>No Fee</b>
Check Issuance Upon Account Closure	<b>No Fee</b>
Inactive Account	<b>No Fee</b>

SERVICES WITH FEES	
<b>ATM TRANSACTIONS*</b>	<b>FEE</b>
Non-Bank of America or non-Allpoint ATM Withdrawal (in the U.S.)	\$0.85 per transaction
ATM Withdrawal International (all ATMs outside the U.S.)	\$0.85 per transaction
<b>OTHER SERVICE</b>	<b>FEE</b>
Card Replacement — Express Delivery (additional charge)	\$10.00 per request
Card Replacement International (outside the U.S.)	\$10.00 per replacement
International Transaction Fee	2% of U.S. Dollar amount of transaction

\*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 or Allpoint ATM. A Bank of America or Allpoint ATM means an ATM that prominently displays the Bank of America or Allpoint name and logo.

Note: For any questions related to the above fee schedule, please call the Debit Card Customer Service Center at 1.866.436.1964, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.).

For any questions regarding your payment amounts and dates of additions to your Account, please contact UIA at 1.866.500.0017.

## For your safety and convenience

### 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.

### 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.