

The South Carolina Department of Employment and Workforce is Going Paperless! Introducing the SCDEW Prepaid Debit Card.

Brought to you by:
Bank of America



The South Carolina Department of Employment and Workforce, with Bank of America will provide you with a South Carolina Department of Employment and Workforce Prepaid Debit Card. It is valid for two years from the date of issue.

- Unemployment insurance payments will be deposited to your card account if you have been determined to be eligible to receive them.
- You also have the option to directly deposit your unemployment insurance benefit payments to a traditional bank account.
- To file a new unemployment claim online, or to find your local Workforce Center to file in person, please follow the links on our home page at www.dew.sc.gov.
- If you are an existing claimant, **please certify your benefits each week**. For online certification, please follow the links on our home page at www.dew.sc.gov. South Carolina residents may also certify by calling 866.831.1724. Out of state claimants call 866.831.1725.



Now receiving your unemployment insurance benefit payments will be faster, easier, and more secure.

The South Carolina Department of Employment and Workforce Prepaid Debit Card is a smart way to receive your unemployment insurance benefits. This is a prepaid debit card, with funds limited to the amount of your benefit payments. The payments go directly to your card account and the card can be used like cash.

- **No more waiting for checks in the mail.** Your benefit payments will be directly deposited to your card account.
- **Avoid the hassle of trying to get a check cashed.** No more standing in long lines to cash your check.
- **More secure than carrying cash.** You won't need to carry around large amounts of cash that could get lost or stolen.
- **Zero liability.** If your card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in the Prepaid Debit Card Deposit Agreement.

Purchase and cash access convenience

The South Carolina Department of Employment and Workforce Prepaid Debit Card can be used everywhere Visa debit cards are accepted—in stores, online, and for mail and phone purchases. **There are no fees when you use your card for a purchase from a merchant. Many grocery and convenience stores also offer cash back, without a fee, when you make a purchase.** In addition to getting cash back with a purchase, you can get cash from ATMs and from tellers at banks that accept Visa cards; however, fees may apply.

There are no fees for the following:

- Purchases from merchants that accept Visa debit cards
- ATM withdrawals at Bank of America ATMs in the U.S.
- One free teller cash access per week at banks that accept Visa cards
- Unlimited balance inquiries at ATMs and online customer service at www.bankofamerica.com/cashpay
- Live and automated customer service
- One free card replacement per year

Fees can be avoided by using your card to make purchases and get cash back at merchants, and by using Bank of America ATMs. The complete Schedule of Bank Fees appears below.

Remember, funds are limited to the amount of your unemployment insurance benefit payments and are deducted for every purchase or withdrawal, so keep track of your balance. For your card account activity, a week is defined as Monday through Sunday. Check your balance at anytime for free at www.bankofamerica.com/cashpay, by calling 1.866.213.4074, or at any Bank of America ATM. Transaction and service fees may apply to your card. Please see Schedule of Bank Fees below.

Everyday Purchasing Power

Use your card everywhere Visa® debit cards are accepted:

- Grocery stores
- Gas stations
- Medical offices
- Retail stores
- Restaurants

Pay bills with your card:

- Utilities
- Phone
- Internet

These cards are issued by Bank of America, N.A., pursuant to a license from Visa Inc. Bank of America, N.A. Member FDIC

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Schedule of Bank Fees

Bank fees for South Carolina Department of Employment and Workforce Prepaid Debit Card transactions will be charged to your account daily.

SERVICES WITH NO FEES

PURCHASE TRANSACTIONS

Purchase at Visa Merchants (signed or using PIN, online, phone or mail purchases) **No Fee**

ATM TRANSACTIONS*

Bank of America ATM Withdrawal (in the U.S.) **No Fee**

ATM Balance Inquiries (all ATMs)** **No Fee**

OTHER SERVICE FEES

Automated, Live, or International Customer Service Inquiry*** **No Fee**

Online Account Information **No Fee**

PIN Changes **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. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.

**Balance inquiries may not be available at all ATMs outside the U.S.

***For collect calls made to customer service from outside the U.S.

****All emergency cash transfers must be initiated through the South Carolina Prepaid Debit Card Customer Service Center.

Note: For any questions related to the above fee schedule, please call the South Carolina Prepaid 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 any questions regarding your unemployment insurance payment amounts and scheduled dates of additions to your Account, please contact the South Carolina Department of Employment and Workforce.

SERVICES WITH FEES

ATM TRANSACTION FEES*

Non-Bank of America ATM Withdrawal (in the U.S.) \$1.50 per transaction

ATM Withdrawal (all ATMs outside the U.S.) \$1.50 per transaction

ATM Transaction Decline (all ATMs) **One Free per week,**
\$0.50 thereafter

OTHER SERVICE FEES

Teller Cash Access (available at financial institutions that accept Visa cards) (limited to available balance only) **One Free per week,**
\$2.00 thereafter

Emergency Cash Transfer (in the U.S.)**** \$15.00

Emergency Cash Transfer (outside the U.S.)**** \$30.00

Card Replacement (in the U.S.) **One Free per year,**
\$2.00 thereafter

Card Replacement—Express Delivery (additional charge) \$15.00

Card Replacement (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