

A GUIDE FOR USING YOUR DIRECT EXPRESSSM CARD



The Direct Express Card offers you
convenience, safety and control.

THANK YOU FOR CHOOSING THE DIRECT EXPRESS CARD

The Direct Express Card is safer and more convenient than paper checks. With the Card, you can access your cash 24 hours a day, 7 days a week through Automated Teller Machines (ATMs) and retail Point-of-Sale (POS) terminals throughout the country.



IMPORTANT: Before using your Direct Express Card, you must call Customer Service to activate it. When you call, you will be prompted to select a 6-digit access code and a 4-digit Personal Identification Number (PIN).

USING YOUR CARD

At ATMs...

You can use your Direct Express Card to withdraw cash in local currency at over one million ATMs throughout the world, with surcharge-free access at over 40,000 Chase and Allpoint ATMs in the U.S. Just look for ATMs that display the logos on the back of your card and follow the instructions on the screen.



NOTE: You must select “Checking” on the ATM to access your Direct Express Card account.

At Retail Locations...



Your Direct Express Card is accepted at millions of locations that accept MasterCard



debit cards, including hotels, grocery stores, gas stations, restaurants and more!

To use your Direct Express Card at a retail location, just present your Card to the clerk or insert your Card into the Point-of-Sale (POS) terminal and choose either the “debit” or “credit” option.



If you choose Debit:

1. Enter your 4-digit PIN.
2. Tell the clerk if you would like cash back with your purchase. (Some stores do not allow this option; please ask the cashier about the store’s policy.)
3. You or the clerk will enter the purchase amount and the amount of cash you requested. You will receive a receipt along with your cash and your purchase.

If you choose Credit:

You cannot get cash back if you select the “Credit” option. You will be asked to sign a receipt.

At U.S. Post Offices...

You can purchase money orders at U.S. post offices and other locations where your Card is accepted.

All purchase and cash back amounts will be automatically deducted from your Account. Be sure to keep track of how much money has been deducted from your Account.

SOME FREQUENTLY ASKED QUESTIONS

Is my Direct Express Card a credit card?

No, your Direct Express Card is a debit card. Each time you use your Card, the amount of your purchase or withdrawal will be automatically deducted from your Card's balance. You should keep track of the amounts deducted from your Account.

Where can I use my Card?

At ATMs, search for these logos that are on the back of your Card:



If the ATM does not show any of these logos, your Card will be declined.

At merchant locations, U.S. Post Offices, and other locations, search for the MasterCard logo:



Are there any fees for using my Card?

There is no monthly fee to use your Card. Please refer to your Direct Express Card Fee Schedule for details on transaction fees.

How do I save on transaction fees while using my Card?

- You can make free Point-of-Sale purchases and get cash back at merchant locations that accept MasterCard debit cards.
- Keep your ATM transaction fees to a minimum. You will not pay any fee for your first ATM withdrawal per month at a Chase or Allpoint ATM.
- A “surcharge fee” is a fee deducted from your account by the owner of an ATM when you make a cash withdrawal at an ATM that is not owned by

Chase or Allpoint. You can withdraw cash surcharge-free at more than 40,000 Chase and Allpoint ATMs. (*PLEASE NOTE: If the surcharge screen appears during your Allpoint ATM transaction, enter “YES” to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge fee, which you can verify by checking the ATM transaction receipt. Other transaction fees may apply.)

- You can purchase money orders at U.S. Post Offices and other locations. Chase will not charge you a fee for this purchase — you only pay the cost of the money order.
- You can use your Card to pay bills and make Internet purchases without having to pay a fee.

How much money can I withdraw from an ATM?

You may withdraw up to the balance available in your account and the maximum amount allowed by the ATM. Most banks set daily ATM limits averaging between \$500 to \$1,000.

What is the difference between a PIN and an access code?

Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations. Your access code is a six-digit number that you enter when you call Customer Service. You must select both numbers when you call to activate your Card.

What happens if I lose my card?

If you lose your Card or if it is stolen, you should call Customer Service immediately. Your card will be deactivated, a new card will be mailed to you and the funds in your account will be secure. Please note that the PIN will remain the same for your new Card.

Check your balance and get other account information online

www.myaccount.chase.com



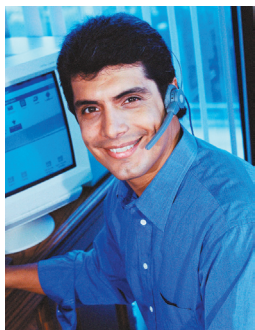
You can access all of your account information online at the My Account web-site. It's safe, secure and best of all it's **FREE!**

Using your Card number and PIN, you can:

- Check your current account balance
- View or download account activity
- View electronic statements
- Change your PIN
- Contact Customer Service

Just go to My Account at www.myaccount.chase.com and have your Card number ready!

If you need help with transaction disputes or have questions about your Card or account, you can also call Customer Service toll-free at 1-877-789-5895, 24 hours a day, 7 days a week.



Keep track of your Direct Express Card number by writing it in the space provided below. If your Card is ever lost or stolen, you will always have your Card number handy. Be sure to keep this brochure in a safe place.