

1. OVERVIEW

1.1. What is the Direct Express® card?

The **Direct Express**® card is a prepaid debit card available to Social Security and Supplemental Security Income check recipients who wish to receive their benefits electronically. The debit card offers the convenience and security of using electronic transactions to spend and immediately access your money rather than using cash for purchases or waiting around for your check to arrive. You do not need to have a bank account to sign up for the card. There is no credit check or minimum balance requirement.

1.2. How does the Direct Express® card work?

When you sign up to receive your Social Security or Supplemental Security Income benefits on the **Direct Express**® card, you will receive your payment every month without having to worry about cashing your check, losing your check, or having it stolen. Instead of receiving a check, your money will be immediately available to you when it is automatically deposited to your **Direct Express**® card account on your payment date. You can use your card to make purchases at stores that accept Debit MasterCard®, get cash back for free when you make those purchases, get cash from any bank or credit union that displays the MasterCard acceptance mark or withdraw cash from Automated Teller Machines (ATMs). You can also use your debit card to pay your bills online or over the phone and to [buy money orders](#) **EXIT** at the U.S. Post Office.

If you do not use all your money in one month, the money left over will carry into the future. For example, if you have \$20 left on your card from August when you receive your next benefit payment of \$300 in September, you will have \$320 left on your card.

1.3. What are the benefits of the Direct Express® card?

The **Direct Express**® card gives you the advantages of direct deposit even if you don't have a bank account:

- *It's Safe and Secure:* No risk of lost or stolen checks and money is FDIC insured up to the maximum amount allowed by law.
- *It's Easy:* You can access your money faster because your money is automatically posted to your card account on your payment day each month.
- *It's Convenient:* You can make purchases anywhere Debit MasterCard® is accepted and get cash at retail locations, banks and credit unions, and ATMs throughout the world.
- *It Gives You More Control:* You never have to pay monthly fees or overdraft fees and no waiting for your check to arrive.

1.4. Will my Social Security and Supplemental Security Income benefits be safe?

Yes, you will have a secret personal identification number to use at ATMs and retail locations. Also, your money is [FDIC-insured](#) **EXIT** up to the maximum amount allowed

by law. In addition, protections required by the federal government guard you against unauthorized use of your card when promptly reported. MasterCard Zero Liability[®] offers additional protections in certain circumstances. Finally, if your card is lost or stolen, it will be replaced.

1.5. How is the Direct Express[®] debit card different from a credit card?

You can only use your **Direct Express[®]** card if you have money in your account. The full amount of your purchase is taken out of your card account at the time of the purchase or very soon thereafter. The **Direct Express[®]** card does not provide a line of credit. With a credit card, you use the card to borrow money to make purchases and pay back the credit card company in part or in full every month.

2. ENROLLMENT

2.1. How do I sign up for the Direct Express[®] card, and how long does it take to receive it?

Signing up is quick and easy. There is no credit check or minimum balance requirement. If you are currently receiving Social Security or Supplemental Security Income benefits, just call the **Direct Express[®]** card enrollment center toll free at 1 (877) 212-9991 (TTY 1 (866) 569-0447) or visit www.USDirectExpress.com**EXIT**.

On average, you can expect to receive your card within about 10 days of successfully enrolling.

2.2. How do I activate my Direct Express[®] card so I can begin to use it?

When you receive your **Direct Express[®]** card in the mail, call the **Direct Express[®]** card Customer Service Department toll free at 1 (888) 741-1115 to activate your card. You will be instructed to enter your 16 digit card number, the last four digits of your social security number and your date of birth. You will also need to select a four digit Personal Identification Number (PIN).

2.3. Do I need to give the Social Security Administration my card information in order to receive my benefits?

No. After you sign up for the card, Comerica Bank, the **Direct Express[®]** card issuing bank, will notify the Social Security Administration (SSA) that you have a **Direct Express[®]** debit card account. Comerica Bank will give SSA the information it needs to send your benefit payments to your account.

2.4. I am a representative payee who receives Social Security benefits for someone else. Can I sign up for a Direct Express[®] card?

Yes, just call 1 (877) 212-9991 (TTY 1 (866) 569-0447) or sign up online at www.USDirectExpress.com**EXIT**. Please note: Only the representative payee's name appears on the card. If you are Sam Smith, a representative payee for Jane Smith, Sam Smith will be the only name appearing on the Direct Express[®] card.

2.5. I am a representative payee who receives Social Security benefits on behalf of more than one person. Can I receive all of the benefits on one Direct Express® card?

The **Direct Express®** card offers representative payees the option of receiving benefits on behalf of more than one person on one **Direct Express®** card or signing up for a separate **Direct Express®** card for each beneficiary. As a representative payee, you are responsible for following Social Security Administration's rules related to holding funds for more than one beneficiary. Please contact the Social Security Administration to learn the [rules related to holding funds for more than one beneficiary](#) **EXIT** or call toll free 1 (800) 772-1213. (TTY users can call 1 (800) 325-0778.)

2.6. I have a bank account. May I sign up for the Direct Express® card?

Yes, anyone receiving Social Security or Supplemental Security Income benefits can sign up for the card. However, if you have a bank account, the U.S. Department of the Treasury recommends signing up for direct deposit. To enroll in direct deposit, call Treasury's **Go Direct®** helpline toll free at 1 (800) 333-1795, or visit www.GoDirect.org **EXIT**. You may also sign up for direct deposit through the Social Security Administration by calling toll free at 1 (800) 772-1213 (TTY users can call 1 (800) 325-0778) or enrolling online at www.socialsecurity.gov **EXIT**. A third option is to sign up for direct deposit through your bank or credit union.

2.7. I plan to retire soon. Can I request a Direct Express® card as soon as I sign up for my Social Security benefits?

Yes. You can sign up to receive your benefits on the **Direct Express®** card in person by visiting a Social Security office, or online at www.socialsecurity.gov, or by calling 1 (800) 772-1213 (TTY users can call 1 (800) 325-0778)

2.8. Can recipients who have received a Direct Express® card switch to a traditional checking or savings account and receive their payment by direct deposit?

Yes. You may close your **Direct Express®** card account at any time at no charge by calling the Customer Service Department toll free number at 1 (888) 741-1115. Before closing your **Direct Express®** card account, you will need to separately enroll in direct deposit to avoid any delays with receiving future benefit payments.

To enroll in direct deposit, call Treasury's **Go Direct®** help line toll free at 1 (800) 333-1795 or visit www.GoDirect.org **EXIT**. You may also sign up for direct deposit through the Social Security Administration by calling toll free at 1 (800) 772-1213 (TTY users can call 1 (800) 325-0778) or enrolling online at www.socialsecurity.gov **EXIT**. A third option is to sign up for direct deposit through your bank or credit union.

2.9. If I don't like my Direct Express® card, can I close my account and withdraw my money?

Yes. You may close your card account at any time at no charge by calling the **Direct Express**[®] card Customer Service Department at 1 (888) 741-1115 (toll-free). You can withdraw your money by getting cash from a teller at any bank or credit union that displays the MasterCard[®] logo, getting cash back at a retail location, or getting cash at an ATM machine.

Before you close your **Direct Express**[®] card account, if you have a bank account, you will need to separately enroll in direct deposit to avoid any delays with future payments. To enroll in direct deposit, call Treasury's **Go Direct**[®] help line toll free at 1 (800) 333-1795, or visit www.GoDirect.org **EXIT**. You may also sign up for direct deposit through the Social Security Administration by calling toll free at 1 (800) 772-1213 or enrolling online at www.socialsecurity.gov **EXIT**. A third option is to sign up for direct deposit through your bank or credit union. If you do not have a bank account you may start receiving checks for your benefit payment by contacting SSA toll free at 1 (800) 772-1213 (TTY 1 (800) 325-0778).

2.10. I signed up for a Direct Express[®] card before April 1, 2008. Will I automatically be signed up for the new Direct Express[®] card with lower fees and more features?

No. In order to receive the new **Direct Express**[®] card with lower fees and more features, you must call 1 (877) 212-9991 (toll-free) (TTY 1 (866) 569-0447) or visit www.USDirectExpress.com **EXIT**.

2.11. I signed up for my Direct Express[®] card before April 1, 2008. Am I required to sign up for the new Direct Express[®] card with lower fees and more features?

No. If you signed up for a **Direct Express**[®] card before April 1, 2008, you have several options: (a) sign up for the new **Direct Express**[®] card by calling 1 (877) 212-9991 (toll-free) (TTY 1 (866) 569-0447) or visiting www.USDirectExpress.com **EXIT**; (b) sign up for direct deposit to your checking or savings account; or, (c) sign up for a different card from your current card provider.

3. FEES

3.1. How much do I have to pay for the Direct Express[®] card?

Most services are free. There is no cost to sign up for the card and there are no monthly fees or overdraft fees. While there are fees for a limited number of optional transactions, it is possible to use the card for free.

Free services include:

- Purchases at retail locations.
- Cash back with purchases.
- Cash withdrawals through bank or credit union tellers.
- Access to the toll-free customer service number or Web site 24 hours a day, 7 days a week.

- Unlimited balance inquiries at ATMs, by phone or online.
- Optional notification of deposits to debit card by phone, email or text message.
- Optional low balance alert when account balance falls below a certain level.
- One free replacement card per year.
- One free ATM cash withdrawal for each deposit posted to your account each month, provided you use one of the approximately 50,000 surcharge-free network ATMs.

Optional services available for a fee include:

- More than one ATM withdrawal per deposit (\$0.90 per withdrawal).
ATM owner fees called "surcharge fees" may apply if you do not use one of the approximately 50,000 surcharge-free network ATMs.
- Monthly paper statement mailed to you (\$0.75 per month).
- Transfer of money from your card account to a personal U.S. bank account (\$1.50).
- Card replacement after one free replacement card per year (\$4.00 per card).
If you request overnight delivery, you will be charged an additional \$13.50. There is no additional charge for standard delivery.
- Purchases at merchant locations or ATM cash withdrawals outside of the U.S. (see table below).

The complete fee schedule for your Direct Express® card is as follows:

Standard Free Services	
Purchases at U.S. merchant locations	FREE
Cash-back with purchase	FREE
Cash from bank tellers	FREE
Customer Service calls	FREE
Web account access	FREE
Deposit notification	FREE
Low balance notification	FREE
Card replacement-One free per year	FREE
ATM balance inquiry	FREE
ATM denial	FREE
ATM cash withdrawal in the U.S. including the District of Columbia, Guam, Puerto Rico, and US Virgin Islands. Surcharge by ATM owner may apply.	One free withdrawal with each deposit to your Direct Express® card Account.*

* For each federal government deposit to your Card Account, Comerica Bank will waive the fee for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the Card Account.

The ONLY Fees You Can Be Charged by Comerica Bank for OPTIONAL Services are:

Optional Services	Fee
ATM cash withdrawals after free transactions are used in U.S. including the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. Surcharge by ATM owner may apply.	\$0.90 each withdrawal (after free transactions are used)
Monthly paper statement mailed to you (if requested)	\$0.75 each month
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement after one free each year	\$4.00 after one (1) free each year
Overnight delivery of replacement card (if requested) <i>*NOTE: Standard shipping is free</i>	\$13.50 each time
ATM cash withdrawal outside of U.S. Surcharge by ATM owner may apply	\$3.00 plus 3% of amount withdrawn
Purchase at Merchant Locations outside of U.S.	3% of purchase amount

3.2. How do I avoid fees while using my Direct Express® card?

We encourage you to look closely at the fee summary above so you can be sure to use your card wisely and avoid fees whenever possible.

- You can go to any bank or credit union that displays the MasterCard® logo and get cash from a teller free of charge.
- You can avoid fees by using your **Direct Express®** card at retail locations when you make purchases instead of getting cash at an ATM.
- When you make a purchase, at many places, you can also get cash back for free.
- You can avoid fees if you use a **Direct Express®** card surcharge-free network ATM to make your one free withdrawal. For additional withdrawals, use a **Direct Express®** card surcharge-free network ATM to reduce the amount of fees that you pay.
- You can use your **Direct Express®** card to [buy money orders](#) ~~EXIT~~ at the U.S. Post Office and other locations that accept Debit MasterCard®.

Example: Mary receives Social Security benefits in the amount of \$845 month. From those funds, she needs to pay the following:

Rent \$500
 Food \$200
 Medicine \$25
 Gas \$30
 Utilities \$45

Cash \$45
TOTAL \$845

To keep her fees low, Mary could use her **Direct Express**[®] card as follows:

- **Rent and Utilities**

[Buy money orders](#) ~~EXIT~~ at any U.S. Post Office. Mary would only pay a fee to the Post Office for the money orders, but would not pay any fee to Comerica Bank.

Use her **Direct Express**[®] card without paying any fee to Comerica Bank, if her landlord and utility company accepts Debit MasterCard[®].

- **Food, Medicine, and Gas**

Make purchases using the **Direct Express**[®] card, without paying any fee, at retail locations that accept Debit MasterCard[®].

- **Cash**

Get cash-back at the grocery store, without paying any fee, when she uses her **Direct Express**[®] card with her PIN number to pay for her groceries.

- Go to any bank or credit union that displays the MasterCard[®] logo and get cash from a teller free of charge.
- Withdraw money from a **Direct Express**[®] card surcharge-free network ATM. Locate an ATM at www.USDirectExpress.com or by calling **Direct Express**[®] customer service, 1 (888) 741-1115.

3.3. How does my free ATM cash withdrawal work?

You will get one free ATM cash withdrawal in the United States for every federal benefit deposit to your **Direct Express**[®] card account. Your free withdrawal is good through the last day of the following month in which the deposit was credited to your **Direct Express**[®] card account. For example, if you receive a \$300 deposit on May 3, you may use your one free ATM cash withdrawal at any time from May 3 through June 30. As always, surcharge fees by the ATM owner may apply (see question 3.1 and 3.5).

3.4. What is a "surcharge fee?"

A "surcharge fee" is a fee charged to you by the owner of an ATM that is not in the **Direct Express**[®] card ATM surcharge-free network. When you use your card at an ATM that will charge you a surcharge fee, the ATM will tell you the amount of the fee before you withdraw your money. Neither Treasury nor Comerica Bank have any control over what the ATM owner will charge you. To avoid or keep your ATM fees low, we suggest that you review the tips on how to use your **Direct Express**[®] card at retail locations to make purchases and get cash back for free from question 3.2 above.

3.5. How do I find a Direct Express® card surcharge-free network ATM?

The **Direct Express**® card surcharge-free ATM network offers surcharge free ATM access at approximately 50,000 ATMs throughout the country including Comerica Bank, Charter One, Privileged Status, Alliance One, PNC Bank, MasterCard® ATM Alliance, and MoneyPass. To find an ATM near you, please visit the **Direct Express**® card web site at www.USDirectExpress.com **EXIT** or call the Customer Service Department toll free at 1 (888) 741-1115. Or simply look for ATMs with any of the following logos:



ATMs with these logos will not charge a surcharge fee. Although you may use your **Direct Express**® card at any ATM that accepts Debit MasterCard®, only ATMs with these logos will not charge a surcharge fee. For other ways to avoid ATM fees, we suggest that you review the from question 3.2 above on how to use your **Direct Express**® card at retail locations to make purchases and get cash back for free.

3.6. What if I don't live near a Direct Express® card surcharge-free network ATM?

Even if you don't live near a **Direct Express**® card surcharge-free network ATM, you can avoid fees by:

- Using your **Direct Express**® card at retail locations when you make purchases instead of getting cash at an ATM.
- Getting cash back for free when you make purchases at many retail locations.
- Going to any bank or credit union that displays the MasterCard® logo and get cash from a teller free of charge.

For other ways to avoid ATM fees, we suggest that you review the [tips](#) (see question 3.2 above) on how to use your **Direct Express**® card at retail locations to make purchases and get cash back for free.

3.7. How much will I be charged for going to an out-of-network ATM?

ATM surcharge fees will vary and will depend on the ATM owner's policies. Typically, an ATM will tell you about any surcharge before processing your transaction and give you the option to cancel. It's important to remember that while you are allowed one free ATM cash withdrawal for each payment you receive, you must use an in network ATM to avoid possible surcharge fees. To locate an in network ATM, you can visit www.USDirectExpress.com **EXIT** or call the **Direct Express**® toll-free Customer Service Department toll free at 1 (888) 741-1115.

3.8. As debit cards have gained in popularity, consumers have been warned of hidden fees associated with some debit card products. How does the fee structure for the Direct Express® card compare to other debit cards?

The **Direct Express**[®] card is different from other debit cards because it was developed exclusively for federal benefit recipients. The U.S. Department of the Treasury was able to negotiate lower fees for Americans who choose to use the card. In fact, it is possible to use the **Direct Express** card for free.

On average, Social Security and SSI recipients who pay to cash their checks pay approximately \$6 to cash each check - and some pay \$20 or more. While many other prepaid cards have required activation fees, cancellation fees, and monthly fees -- all **Direct Express**[®] card services that have required fees are completely optional.

There are no monthly fees or overdraft fees, no hidden fees and most services are free. In fact, there are no fees to make purchases at retail locations where MasterCard[®] is accepted, get cash at retail locations and financial institutions where the MasterCard[®] logo is displayed, and check the card's balance at an ATM, via telephone or online. Additionally, you are allowed one free ATM cash withdrawal for every federal payment you receive. For ATM withdrawals at any of the almost 50,000 **Direct Express**[®] card [surcharge-free network ATM](#), there is no ATM owner "surcharge fee" and you can carry over any unused withdrawals into the next month. And finally, you can choose to receive free automated text, email or telephone messages about your deposits and balance.

4. USING YOUR DIRECT EXPRESS[®] CARD

4.1. How do I make purchases with my card?

You can make purchases using your **Direct Express**[®] card, free of charge, anywhere Debit MasterCard[®] is accepted. When you are making your purchase, you will authorize the retailer to debit your card account by signing your name or by providing the retailer with your personal identification number (PIN). Simply present your card when paying. The money is automatically deducted from your account. You may also ask for "cash back" with your purchase at many merchant locations.

4.2. How do I get cash back with purchases with my card?

Some retailers allow you to withdraw cash from your card account when you make a purchase. Before you pay for your purchase with your card, tell the cashier that you would like to get cash back. The cashier may ask you how much cash you would like to withdraw. Or, they may tell you to enter your PIN number and the amount of cash you want on a key pad. Not all stores will provide cash back with purchase and some limit the amount of cash you can receive. Ask the cashier for more information.

4.3. How do I get cash from a bank teller?

There is never a fee to withdraw cash at a MasterCard[®] member bank location. Give your card to the teller and say how much cash you want to withdraw. Some banks or credit unions may limit the amount you can withdraw in a day. You may be asked to show identification and sign a receipt. If the bank teller has any questions, he or she may call the Customer Service Department toll free at 1 (888) 741-1115.

4.4. How do I get cash at an ATM with my card?

Automated Teller Machines, or ATMs, are located all over the country in places such as grocery stores, gas stations, restaurants and banks. To use an ATM, insert your card into the machine. You will be asked to enter your PIN. Press either the checking or savings button on the ATM. Select "Cash Withdrawal." Enter the amount of cash needed and press "Enter." Most ATMs only provide cash in \$10 or \$20 bills, and you cannot receive change from an ATM. Don't forget to take your receipt.

4.5. Where can I use my Direct Express® card?

You can use your **Direct Express®** card to get cash at ATM machines worldwide that display the MasterCard® acceptance mark (see question 3.1 for information about fees that may apply). You can also use your **Direct Express®** card to make purchases and get cash back at retail locations that display the MasterCard® logo, such as grocery stores, gas stations, restaurants, and convenience stores. You can use your **Direct Express®** card online to pay bills and make Internet purchases.



Call the **Direct Express®** card Customer Service Department at 1 (888) 741-1115 (toll-free) if you have questions about how to use your card.

4.6. What is the Direct Express® card surcharge-free ATM network? Where are the Direct Express® card network ATMs? Are there Direct Express® card surcharge-free network ATMs in my area?

The **Direct Express®** card surcharge-free ATM network offers surcharge-free ATM access at approximately 50,000 ATMs throughout the country including Comerica Bank, Charter One, Privileged Status, Alliance One, PNC Bank, MasterCard® ATM Alliance, and MoneyPass. To avoid surcharge fees, look for ATMs that display these logos:



To find a **Direct Express®** card network ATM near you, visit www.USDirectExpress.com **EXIT** or call the Customer Service Department toll free at 1 (888) 741-1115.

If you do not live near a surcharge-free ATM, there are other ways to use your **Direct Express®** card to get cash for free. For example, at no cost, you can use your card to get cash back when you make a purchase at any merchant who accepts Debit MasterCard® or you can get cash at a bank or credit union that displays the MasterCard® logo. You may also use your card at no cost to make purchases at retailers or online where the card is accepted.

4.7. With my Direct Express® card, what is the maximum amount of cash I can withdraw from a bank or credit union that displays the MasterCard® logo?

Some banks or credit unions that display the MasterCard® logo may limit the amount of money you can withdraw in a day.

4.8. With my Direct Express® card, what is the maximum amount of cash back I can receive with a purchase at retail locations that display the MasterCard® logo?

While MasterCard does not place limits on the amount of cash back, retail locations that accept Debit MasterCard® may limit the amount of cash back you can receive. These amounts vary, but generally the limits range from \$10 to \$100.

4.9. What is the maximum amount of cash I can withdraw from an ATM with my Direct Express® card?

Comerica Bank does not impose a daily limit for ATM withdrawals. However, many ATM owners do set limits and you may withdraw up to the maximum amount allowed by the ATM owner. ATM owners' daily ATM withdrawal limits typically range from \$200 to \$1,000.

4.10. How will I know how much money I have on my Direct Express® card?

It is important that you keep track of your deposits and how much you spend using your **Direct Express®** card. You can obtain balance information at no cost by calling the **Direct Express®** card Customer Service Department, 24 hours a day, 7 days a week, at 1 (888) 741-1115 (toll-free). You can view your account information at www.USDirectExpress.com or obtain balance information at any ATM that displays the MasterCard® logo, at no cost and as often as you like. You can also request free optional deposit notification and low balance alerts. For a monthly fee of \$.75, you may request that a monthly paper statement be mailed to you.

4.11. How does the free Deposit Notification work?

After you sign up for the free Deposit Notification service, Comerica Bank will contact you by phone, email, or text message each time a payment is deposited to your debit card account.

4.12. How does the free Low Balance Alert work?

After you sign up for free Low Balance Alerts, Comerica Bank will contact you by phone, email, or text message whenever your debit card account balance reaches an amount lower than the amount you choose. The low balance notice does not affect your use of the card, but does let you know that the balance is getting low. For example, if you set your Low Balance Alert to \$50, you will receive a notice when your account balance reaches \$50.

4.13. Can I pay my bills or pay for Internet purchases with my Direct Express® card?

Yes, if a merchant accepts Debit MasterCard[®], you can use your **Direct Express[®]** card to pay bills and make Internet purchases. You can also use your **Direct Express[®]** card to [buy money orders](#)^{EXIT} at the U.S. Post Office or other locations that accept the card.

4.14. How do I know if a surcharge fee will be charged when I withdraw cash at an ATM outside the Direct Express[®] card surcharge-free ATM network?

When you withdraw cash at an ATM outside the **Direct Express[®]** card surcharge-free ATM network, the ATM owner must provide a notice before you have to pay the fee. You will receive the notice at the ATM and then be given the choice of continuing or canceling the transaction. If you choose to continue, you will receive your cash and the fee will be deducted from your debit card account. If you choose to cancel the transaction, you will not receive your cash and you will not be charged any fees. See question 3.2 for [tips](#) on how to avoid fees when using your **Direct Express[®]** card.

4.15. How do I know if a retailer is charging me a fee for using my debit card?

Prior to using your card at a retail location, you should ask the cashier if there will be a fee. To find out if you have been charged a fee, you may call the **Direct Express[®]** card Customer Service Department at 1 (888) 741-1115 (toll-free) or view your account information at www.USDirectExpress.com^{EXIT}.

4.16. Can I transfer money from the Direct Express[®] card to a checking or savings account?

Yes. You may transfer funds from your **Direct Express[®]** card account to a personal U.S. bank account. A fee of \$1.50 will be deducted from your **Direct Express[®]** card account for each transfer made. To transfer funds, call the **Direct Express[®]** card Customer Service Department toll free at 1 (888) 741-1115 or visit www.USDirectExpress.com^{EXIT}.

4.17. Can I add my own money to the Direct Express[®] card?

No. You cannot deposit personal funds onto this card. The card will only accept monies paid to you by the federal government.

4.18. Can I receive tax refunds or other federal or state benefits on my Direct Express[®] card?

No. You can only receive Social Security and Supplemental Security Income (SSI) funds on your card at this time.

4.19. Can I use the card to buy money orders?

Yes. You can use your debit card to [buy money orders](#)^{EXIT} at any U.S. Post Office or wherever Debit MasterCard[®] is accepted.

4.20. Can I use the card to buy gas? Can I pay at the pump or do I need to pay the cashier?

You can use your **Direct Express**[®] card to buy gas, but only by paying the cashier. If you try to use your card to pay for your gas at the pump, you will be instructed to see the attendant. This protection offers you the convenience of purchasing fuel with the debit card, without the risk of overdrawing your card account, which can sometime occur when you pay for gas with a debit card at the pump.

4.21. Can I use my card to rent a car?

Some rental car companies will allow you to use your **Direct Express**[®] card to pay. You should be aware that the company will often put an "authorization hold" on the debit card during the rental period, usually between \$300 and \$500. You will not be able to use the amount of money placed on hold until the unused funds are returned to your account after you return the car. You should know that it may take up to two weeks for the funds to be released back to your account.

4.22. Can money in my Direct Express[®] card account be "blocked" or put on "hold" by a merchant to cover the estimated cost of a transaction?

In some cases, a merchant may place a "hold" on a debit or credit card account in an amount to cover the entire estimated cost of transaction, sometimes for up to 72 hours. This practice is typically used by hotels, rental car companies and gas stations, and merchants who block, in advance, for more than the actual cost of the transaction. This practice is determined independently by each merchant as a way to limit their risk when accepting any debit or credit card payment. You can avoid such instances by not using the **Direct Express**[®] card to reserve hotel rooms or rental cars unless the card account has a balance sufficient to cover the hold (see question 4.20). Although certain gas stations may put a hold on pay-at-the-pump debit card payments — where valid ID and a signature are not required for payment — you can avoid this by simply paying the cashier inside the gas station (see question 4.20).

4.23. How can I avoid blocking or holds?

When you check into a hotel or rent a car - or if a restaurant or other business asks for your debit card in advance of service - ask if the company is "blocking," how much will be blocked, how the amount is determined, and how long the block remains in place. Consider paying hotel, motel, rental car, or other "blocked" bills with the same debit card you used at the beginning of the transaction. Ask the clerk when the block will be removed. If you pay with a different card, by cash, or by check, remind the clerk you are using a different form of payment and ask them to remove the block.

4.24. Can I use my card to make a purchase when the balance left on my card is less than what I need to pay the cashier? How do I use my card to make a partial payment at a retail location that will accept my card?

You can use your **Direct Express**[®] card to make a payment towards your purchase even if the remaining balance on the card is less than the purchase price. Tell the cashier that your **Direct Express**[®] card should be used for a set amount and that

you will pay the rest of the balance with cash, check, or another card. Example: You buy groceries for \$50, but your card only has \$48.22 left on it. Tell the cashier to use your **Direct Express**[®] card to pay \$48.22 and that you will pay the remaining \$1.78 in cash (or some other type of payment).

5. CUSTOMER SERVICE

5.1. Whom do I call if I have questions about how to use my Direct Express[®] card?

If you have questions about your card, you may call **Direct Express**[®] card Customer Service Department, at 1 (888) 741-1115 (toll-free) or visit www.USDirectExpress.com **EXIT**.

5.2. What if my Direct Express[®] card is lost or stolen?

If your **Direct Express**[®] card is lost or stolen, immediately call the **Direct Express**[®] card Customer Service Department, at 1 (888) 741-1115 (toll-free). A customer service representative will assist you and a new card will be sent to you. If this is the first time you have requested a replacement card in the calendar year and you do not request overnight delivery, there will be no charge to you. If not, see question 3.1 for replacement card fees that may apply. Generally, if you call right away to report that your card is lost or stolen, you will not be responsible for unauthorized use of your card and your Social Security benefits will be protected. See [Terms of Use](#) **EXIT** for more details. You will receive a replacement card in 10-15 days. If you have arranged for automatic bill pay, please notify us when you call to report your card lost or stolen.

5.3. Whom should I notify if I change my mailing address?

If you move or change your address you should notify Comerica Bank by logging into your account at www.USDirectExpress.com **EXIT** and changing your address. Or you can call the **Direct Express**[®] card Customer Service. You will need to separately notify the Social Security Administration about your new address. Comerica Bank does not provide this information to any federal agency.

5.4. What if I don't agree with my balance or one of the transactions?

If you have a question about your balance or a transaction, you should immediately call the **Direct Express**[®] card Customer Service Department at 1 (888) 741-1115 (toll-free) to find out how to dispute a transaction.

5.5. Can I have a monthly paper statement mailed to me?

Yes. You may request that a paper statement be automatically mailed to you each month. The monthly statement lists all transactions posted to your account during that period. There is a fee of \$0.75 per month for receiving automated paper statements. To request a paper statement, call the **Direct Express**[®] card Customer Service Department toll free at 1 (888) 741-1115 or visit www.USDirectExpress.com **EXIT**. To view your transaction history online at no cost, visit www.USDirectExpress.com **EXIT**.

5.6. What is a PIN?

Your personal identification number (PIN) is a number you choose when you activate your card. Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations when you use your card.

5.7. Can I change my PIN?

Yes. You may change your PIN by calling the **Direct Express**[®] card Customer Service Department at 1 (888) 741-1115 (toll-free) or by visiting www.USDirectExpress.com **EXIT**.

5.8. What if I forget my PIN?

You should call the **Direct Express**[®] card Customer Service Department at 1 (888) 741-1115 (toll-free) for help.

5.9. Do I always need to use my PIN? Can I use my card without a PIN?

If you use your debit card at an ATM, you will be required to enter your PIN. If you make purchases at stores, restaurants or any other merchant, the use of your PIN is optional. When asked to select "debit" or "credit," select "debit" to make a purchase by entering your PIN. Select "credit" if you do not want to use your PIN and would prefer to sign a receipt.

5.10. How can I protect my PIN?

Try to choose a PIN that you can memorize and that would be difficult for someone to guess. Avoid writing down your PIN and never give out your PIN to anyone, even close friends or family.

5.11. Is Customer Service available in languages other than English?

Yes. Comerica Bank offers both English and Spanish support through its automated telephone service or through its customer service representatives. Callers may choose to speak with a customer service representative in either language. In addition, Comerica Bank provides real-time free interpreter services in virtually any language a caller requires.

6. PRIVACY/LEGAL

6.1. Will the government know what I buy or have access to my account?

No. Under federal law ([the Right to Financial Privacy Act](#) **EXIT**), the federal government is not allowed to ask Comerica Bank for information about your account and Comerica Bank is not allowed to give the government information about your account without your written permission, except under very limited circumstances.

In addition, **Direct Express**[®] card information is not reported to credit reporting agencies, so your use of the card will not affect your credit rating in any way.

6.2. Will my personal information be kept confidential?

Yes. The Social Security Administration, Treasury Department and Comerica Bank each have a role in the delivery of your federal benefits to your **Direct Express**[®] card and each has a privacy policy which sets out how it will use your information. Social Security's privacy policy may be found at www.socialsecurity.gov^{EXIT}. Comerica Bank's privacy policy may be found at www.USDirectExpress.com^{EXIT}. The Treasury Department does not receive any of your personal information.

6.3. What happens to my account if I die?

If you die while you are a **Direct Express**[®] cardholder, your account will not be closed until Comerica Bank is notified about your death. In the event of your death, a family member or friend should immediately notify the **Direct Express**[®] Customer Service Department at toll free at 1 (888)-741-1115. Some of the funds on your card may need to be returned to the [Social Security Administration](http://www.socialsecurity.gov)^{EXIT}. Any other funds on your card will be distributed in accordance with the laws of your state.

6.4. Can my money in the debit card account be attached or garnished by creditors?

Social Security benefit payments are generally protected from attachment or garnishment under federal law. This means that your creditors do not have the right to have these funds taken out of your account. There are a few exceptions, however. For example, funds in your account can be taken if you owe child support or alimony obligations. Supplemental Security Income benefits can not be garnished. If you have questions about a creditor's right to remove money from your account, contact the [Social Security Administration](http://www.socialsecurity.gov)^{EXIT} or your local legal services organization.

6.5. If my card is lost or stolen, is my money protected?

Yes. Your liability for unauthorized transactions is limited if your card is timely reported to Comerica Bank as lost or stolen. In fact, this card actually offers more protections than what federal law requires. If you dispute a transaction within two business days of learning of the loss or theft, you cannot be held liable for more than \$50. If you dispute a charge within 90 days you cannot be held liable for more than \$500.

6.6. What is MasterCard[®] Zero Liability?

In addition to the protections outlined in question 6.5, under MasterCard[®] Zero Liability, you cannot be held liable for unauthorized signature-based transactions when you report the suspicious activity within 90 days. Exceptions to the 90 days will be made if you can provide evidence of special circumstances such as a prolonged hospital stay or trip.

Zero Liability protection is provided under the following conditions: a) Your account is in good standing, b) You have exercised reasonable care in safeguarding your

card, and c) You have not reported two or more unauthorized events in the past 12 months. Zero liability does **not** apply if a PIN is used as the cardholder verification method for the unauthorized transaction(s). It only applies to signature-based transactions. Visit [MasterCard's Web site](#) **EXIT** for more details.

7. INTERNATIONAL USE OF THE DIRECT EXPRESS® CARD

7.1. I live outside the United States. Can I sign up for the Direct Express® card if I receive Social Security benefits?

Yes. If you live outside the United States, you may sign up for the **Direct Express®** card by calling 1 (765) 778-6290 (collect) or visiting www.USDirectExpress.com **EXIT**. See Section 2, above, for information on how to sign up for the card. See question 5.11 for information about the languages available when you contact the Customer Service Department. See question 3.1 for information about fees that apply to transactions made outside the United States.

7.2. How do I reach Customer Service if I live outside the United States?

When calling the Customer Service Department from outside the United States, you should call 1 (765) 778-6290 (collect), or visit www.USDirectExpress.com **EXIT**. See question 5.11 for information about the languages available when you contact Customer Service.

7.3. Can I use the Direct Express® card outside the United States?

Yes. You can use your card outside the United States, wherever Debit MasterCard® is accepted. See question 3.1 for information about fees that apply when you withdraw cash or use your card to make purchases outside the United States. The "United States" includes the 50 states, District of Columbia, Guam, Puerto Rico, and US Virgin Islands. Surcharge fees may apply when using your card at an ATM outside the United States or in a location that does not offer a large **Direct Express®** ATM network at this time (for example, Puerto Rico).

7.4. Can I transfer funds from my Direct Express® card to a bank or credit union account outside the United States?

No. At this time, you may not transfer funds from your **Direct Express®** card to a bank or credit union account outside the United States. See question 4.16 for information on how to transfer funds to an account located within the United States.