

Frequently Asked Questions (FAQ's) and Important Information About the Chase Debit Card

1. OVERVIEW OF THE CHASE MASTERCARD® DEBIT CARD

1.1 What is the Chase debit card?

The Chase debit card is a prepaid debit card offered to those who want to receive disbursements from their IIM accounts safely and conveniently. The debit card provides you the convenience and security of using electronic transactions to receive and spend your money rather than using cash or checks. You do not need to have a bank account to sign up for the card.

1.2. How does the Chase debit card work?

When you sign up, your IIM disbursements will be automatically deposited to your Chase debit card account and you won't have to worry about cashing your check, losing your check, or having it delayed or stolen. You can use your Chase debit card to withdraw cash from Automated Teller Machines (ATMs), make purchases at stores that accept Debit MasterCard®, and get cash back when you make those purchases. You can also use your Chase debit card to pay bills on line.

1.3 Is the money in my Chase debit card account safe?

Yes, with the Chase debit card, your money is [FDIC-insured](#) up to the maximum legal limit. In addition, the consumer protections required by [Regulation E \(12 CFR 205\)](#) and [MasterCard® Zero Liability](#), which protect you against unauthorized use of your card when reported promptly, apply to your debit card account. If, without your permission, someone uses your PIN with your card, your liability is limited to \$50. If, without your permission, someone uses your card and provides a signature instead of your PIN, your liability is \$0. Finally, if your card is lost or stolen, it will be replaced.

1.4 How is the Chase debit card different from a credit card?

The Chase debit 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. You can only use your Chase debit card to the extent that you have money in your Chase debit card account. The full amount of your purchase is automatically deducted from your debit card account at the time of the purchase or very soon thereafter.

1.5 What are the benefits of the Chase debit card?

The Chase debit card gives you the advantages of direct deposit even if you don't have an account at a financial institution

- It's Safe: No need to carry large amounts of cash and no risk of lost or stolen checks.

- It's Fast: Your money is automatically deposited to your card account on your payment day. You won't have to wait for the mail to arrive.
- It's Convenient: You can make purchases anywhere Debit MasterCard® is accepted and get cash at retail locations, financial institutions and ATMs around the world.

2. ENROLLMENT

2.1 How do I sign up for the Chase debit card?

Call the OST Trust Beneficiary Call Center toll free at 1-888-678-6836. You also can enroll at your local servicing agency with your Fiduciary Trust Officer [*link here to “Find an FTO”*] or download information and forms at the “Sign Up for Debit Card Program” tab on the OST web site.

2.2 How do I activate my Chase debit card so I can begin to use it?

When you receive your Chase debit card in the mail, you will also receive instructions to call Chase Customer Service to activate your card. You will also be given an opportunity to select a four digit Personal Identification Number (PIN), which will enable you to use your card at ATM machines, and a six digit access code so that you can manage your account on line. (See Question 5.6 below.)

2.3 What if I don't like the Chase debit card?

You may close your Chase debit card account at any time at no charge. Before closing your Chase debit card account, you will need to make other disbursement arrangements with OST to avoid any delays in receiving future IIM disbursements. If you have an account with a financial institution you should enroll in direct deposit; if you do not have an account you may receive your IIM disbursements by check. For assistance, telephone the Trust Beneficiary Call Center toll free at 1-888-678-6836.

2.4. If I already have a bank account may I sign up for the Chase debit card?

Yes, but if you already have a bank account, you should consider signing up for direct deposit instead. To enroll in direct deposit go to the “Enroll in Direct Deposit” tab on the OST web site at www.doi.gov/ost

3. FEES

3.1 How much do I have to pay for the Chase debit card?

There is no cost to sign up for the card and there are no monthly maintenance fees. Most debit card transactions and services are free. 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 and cash back with purchases
- ✓ One ATM cash withdrawal for each deposit posted to your account each month. Free withdrawals carry over to the next month. (Surcharge fees may apply if you do not use a Chase, Washington Mutual or Allpoint ATM to withdraw your cash. (See Question 3.4 below.)
- ✓ Balance information by phone or online.
- ✓ Access to the toll-free customer service number and website 24 hours a day, 7 days a week.
- ✓ One free replacement for a lost or stolen card per year

Optional services available for a fee include:

- ✓ More than one ATM withdrawal per deposit (\$1.50 per withdrawal). Surcharge fees may apply. There are ATM owner fees called "surcharge fees;" if you do not use a Chase debit card surcharge-free network ATM to withdraw your cash.
- ✓ Obtaining cash from your account over the counter inside a bank (\$5.00 per transaction)
- ✓ Card replacement after one free replacement card per year (\$5.00 per card).
- ✓ On line bill pay. This service is available for a \$0.75 fee per transaction. To use this service you must sign up to manage your account on line at www.myaccount.chase.com

3.2 How do I avoid transaction fees while using my Chase debit card?

You can avoid fees by using your Chase debit card at stores and retail locations to pay for purchases instead of first getting cash at an ATM. When you make a purchase using your PIN number, many merchants allow you to also get cash back with no fee.

You can keep your fees low if you use a Chase debit card surcharge-free network ATM to make your one free ATM withdrawal per deposit. For subsequent withdrawals, use a Chase debit card surcharge-free network ATM to reduce the amount of fees that you pay.

3.3 How does my free ATM cash withdrawal work?

You get one free ATM cash withdrawal in the United States for every deposit to your Chase debit card account. Your free withdrawal can carry over to the next month. For example, if you receive a deposit on May 3, you may use your one free ATM cash withdrawal at any time from May 3 through June 30. Surcharge fees by the ATM owner may apply if you use an ATM outside the Chase network.

3.4 What is a "surcharge?"

A "surcharge" is a fee charged to you by the owner of an ATM when you use that owner's ATM to withdraw cash. 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. The surcharge is charged to you whether or not Chase Bank may charge when you use the Chase debit card to

withdraw cash at an ATM (see Question 3.1 above for information about fees). Neither Treasury nor Chase Bank has 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 Chase debit card at retail locations to make purchases and get cash back for free (see Question 3.2 above).

3.5 How do I find a Chase debit card surcharge-free network ATM

The Chase debit card surcharge-free ATM network offers surcharge-free ATM access at approximately 47,000 ATMs throughout the country. For information about Chase Bank and WaMu ATM locations close to you, go to www.chase.com and click on “Find ATM/Branches.” For information about the Allpoint ATMs close to you, go to www.AllpointNetwork.com. You may also call the Trust Beneficiary Call center toll free at 1-888-678-6836.

3.6 What if I don't live near a Chase debit® card surcharge-free network ATM?

Even if you don't live near a Chase debit card surcharge-free network ATM you can avoid fees by

- ✓ Using your Chase debit card at retail locations when you make purchases instead of first getting cash at an ATM.
- ✓ Getting cash back when you make purchases at many retail locations.
- ✓ Checking your debit card account balance by phone or on line instead of at an ATM.

Review the tips at Question 3.2 above on how to use your Chase debit 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?

Surcharge fees for cash withdrawals at an ATM 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 Chase will not charge you a fee for the first ATM withdrawal for each payment you receive, out-of-network ATM owner surcharges may still apply.

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 Chase debit card compare to other debit cards?

The Chase debit card is different from other debit cards because it was developed exclusively for use by federal agencies. The U.S. Department of the Treasury negotiated low fees for the card. It is even possible to use the Chase debit card for free. While many other debit cards have required activation fees, cancellation fees, and monthly maintenance fees – Chase does not. And, because the Chase debit card services that have fees are optional it is possible to use the card for free

4. USING YOUR CHASE DEBIT CARD

4.1. Where can I use my Chase debit card?

You can use your Chase debit card whenever you need to (24 hours a day, 7 days a week at ATM machines worldwide that display the MasterCard® acceptance mark) to get cash from your debit card account(see Question 3.1 for information about fees that may apply). You can use your Chase debit card to make purchases and get cash back at retail locations that display the MasterCard® acceptance mark, such as grocery stores, gas stations, restaurants, and convenience stores. You can also use your Chase debit card online to pay bills and make Internet purchases.

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

When using your card at an ATM, insert the debit card and enter your PIN. Select "Cash Withdrawal," press the checking button on the ATM, enter the amount of cash to withdraw and press "Enter." Remember to take your receipt.

4.3 How do I make purchases with my card?

You can make purchases using your Chase debit 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 debit card account. You may also ask for "cash back" from your debit card account when you make your purchase at many merchant locations.

4.4. Can I get cash at a bank teller window?

Yes. When using your card at the bank teller window, present your card and tell the cashier the amount of cash you wish to withdraw from your debit card account. You will be asked to show identification and sign a receipt. (Chase will charge you \$5.00 for this service.)

4.5 What is the maximum amount of cash I can withdraw from my Chase debit card?

Chase Bank does not impose a daily limit for withdrawals. However, many ATM owners and merchants do set limits and you may withdraw up to the maximum amount they allow. Daily limits set by ATM owners and merchants typically range from \$200 to \$1,000. For larger amounts, you can go to any bank or credit union that displays the MasterCard® acceptance mark and make a cash withdrawal for a fee. Of course, you cannot withdraw from your debit card account any more money than you have in it.

4.6 How will I know how much money I have on my Chase debit card?

It is important that you keep track of your deposits and how much you spend using your Chase debit card. You can obtain balance information at no cost by calling the toll free Chase debit card Customer Service number on the back of your card. You can also view your account information at www.myaccount.chase.com.

4.7 Can I pay my bills or pay for Internet purchases with my Chase debit card?

Yes, if a merchant accepts Debit MasterCard[®], you can use your Chase debit card to pay bills and make Internet purchases.

4.8. How do I know if a surcharge fee will be charged when I withdraw cash at an ATM outside the Chase debit card surcharge-free ATM network?

When you withdraw cash at an ATM outside the Chase debit 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 Chase debit card.

4.9. Can I transfer money from the Chase debit card to a checking or savings account?

No.

4.10. Can I add my own money to the Chase debit card?

No. You cannot deposit personal funds onto this card. The card will only accept monies disbursed to you from your IIM account.

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

Yes. You can use your debit card to [buy money orders](#) at any U.S. Post Office or wherever Debit MasterCard[®] is accepted. The cost will be the same as if you used cash.

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

Yes. When you use your Chase debit card to pay for your gas at the pump, some pumps will instruct you to see the attendant. You must then go inside the gas station to pay with your Chase debit card. This practice offers you the convenience of purchasing fuel with your Chase debit card without having a hold placed on your debit card account or overdrawing your debit card account.

4.13. Can money in my Chase debit card account be "blocked" or put on "hold" by a merchant to cover the estimated cost of a transaction?

Yes. 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 or more. This practice is typically used by gas stations (when you pay at the pump), hotels, rental car companies and restaurants. This practice is determined independently by each merchant as a way to limit their risk when accepting any debit or credit card payment.

4.14. How can I avoid blocking or holds?

When you buy gas, you may avoid such holds by simply going inside and paying the cashier instead of paying at the pump.

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 prior block promptly.

You may avoid such holds by not using the card to reserve hotel rooms or rental cars unless the card account has a balance sufficient to cover the hold.

4.15. 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?

Yes. If the vendor allows split payments, tell the cashier that your Chase debit 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 Chase debit card to pay \$48.22 and that you will pay the remaining \$1.78 in cash (or some other type of payment).

4.16. Can I close my account and withdraw my money?

Yes. You may close your card account at any time at no charge. You can withdraw the balance of your money at an ATM machine or by obtaining cash-back at a retail location.

Before closing your Chase debit card account, you will need to make other disbursement arrangements with OST to avoid any delays in receiving future IIM disbursements. If you have an account with a financial institution you should enroll in direct deposit; if you do not have an account you may receive your IIM disbursements by check.

5. CUSTOMER SERVICE

5.1. Whom do I call if I have questions about how to use my Chase debit card?

If you have questions about your Chase debit card, you may call Chase debit card Customer Service Department, at 1 (877) 789-5895.

5.2. What if my Chase debit card is lost or stolen?

If your Chase debit Card is lost or stolen, immediately call the Chase debit card Customer Service Department, at 1 (877) 789-5895 (toll-free). A Chase customer service representative will assist you and a new card will be sent to you. 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 lose funds deducted from your card by an unauthorized user.

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

If you move or change your address you should notify both OST and Chase Bank. Visit www.myaccount.chase.com and login to your account or call the Chase debit card Customer Service at 1 (877) 789-5895. You will need to separately notify OST about your new address by calling The Trust Beneficiary Call Center at 1 (888) 678-6836 or contacting your FTO. Chase 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 Chase debit card Customer Service Department at 1 (877) 789-5895 (toll-free) to find out how to dispute a transaction.

5.5. 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.

5.6. Can I change my PIN?

Yes. You may change your PIN by calling the Chase debit card Customer Service Department at 1 (877) 789-5895 (toll-free) or by visiting the Chase debit card website at www.myaccount.chase.com.

5.7. What if I forget my PIN?

You should call the Chase debit Card Customer Service Department at 1 (877) 789-5895 (toll-free) for help.

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

When you use your debit card at an ATM, you will need to enter your PIN. When you make purchases at stores, restaurants or any other merchant, the use of your PIN is optional. To make a purchase without using your PIN, select "credit" as the kind of transaction. You will need to sign a receipt.

5.9. How can I protect my PIN?

Try to choose a PIN that you can remember and that would be difficult for someone to guess. Avoid writing down your PIN and never give out your PIN to anyone.

6. PRIVACY/LLEGAL

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

No. Under [The Right to Financial Privacy Act](#) (except under very limited circumstances) the government is not allowed to ask Chase Bank for information about your account and Chase Bank is not allowed to give the government information about your account unless you give your written permission.

6.2. Will my personal information be kept confidential?

Yes. The Office of the Special Trustee for American Indians and Chase Bank each has a privacy policy which sets out how it will use and protect your information. The Department of the Treasury 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 Chase debit cardholder, your account will not be closed until Chase Bank is notified about your death. In the event of your death, a family member or friend should immediately notify the Chase Customer Service Department at toll free at 1 (877) 789-5895. Funds left 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?

Yes. When your funds leave your IIM account they are no longer trust funds and are treated the same as any other funds you have outside of trust.

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 reported promptly to Chase Bank as lost or stolen. Under the federal law known as Regulation E, cardholders who dispute a transaction within 2 business days of learning of the loss or theft cannot be held liable for more than \$50. Those who dispute a charge within 60 days cannot be held liable for more than \$500. You are also protected by MasterCard® Zero Liability.

6.6. What is MasterCard® Zero Liability?

Under MasterCard®'s policies, Chase Bank cannot hold you liable for unauthorized use of your Chase debit card. This coverage applies to purchases made in a store, over the telephone, or online. However, Zero Liability does not apply if a PIN is used as the cardholder verification method for the unauthorized transaction(s). Visit MasterCard's website [MasterCard® Zero Liability](#) for more details.

6.7. May I use the Chase debit card outside the United States?

Yes. You may use your Chase debit card outside the United States, wherever Debit MasterCard[®] is accepted. However, additional fees will apply when you withdraw cash or use your card to make purchases outside the United States.