

## Teacher's Choice SY 2010-2011

December 2010

Direct Payment Card Holders:

Your Teacher's Choice allocation for SY 2010-2011 will be issued as a debit card if you are not currently enrolled in the DOE direct deposit (EFT) payroll program. The Chase Direct Payment Card is safer and more convenient than paper checks.

If you participated in last year's Teacher's Choice Program and received a "Direct Payment Card" and have not since enrolled in our EFT/direct deposit payroll program, you will have your card replenished this year with a new Teacher's Choice allocation on December 15, 2010 provided your information was properly updated in EIS at the time the file was created. However, if you have lost or destroyed last year's card, you must contact **Chase Customer Service Toll free number** immediately at **866-795-3890** for a replacement card. Please refer to the "Summary of Fee Schedules" on page 5 for additional information.

If you are not a previous card holder and are not currently an EFT enrolled employee then on December 15, 2010 along with your regular paycheck you will be receiving a new "Direct Payment Card" in an envelope containing your Teacher's Choice allocation for this school year. Your sealed envelope will contain your Chase Visa debit card with your name, account number and expiration date on it along with enclosed information from the bank instructing you on **how to activate your card, where and how to use your card and what to do should you lose your card.**

**Although cards issued are generally valid for three years** until the expiration date indicated on the card and should be **retained to be replenished for subsequent years, note** that if you do not activate your card within one year from the effective date of funding, the card will automatically expire. Therefore, **all funds will be lost and the card can not be replenished**. This is a banking rule. We will not be able to reimburse you.

Please read carefully all instructions provided with your card as well as all information that is provided here on our DFO, Teacher's Choice website. You are advised to contact either the Chase Customer Service toll free number or the Special Projects Unit for further clarification if you have any additional inquiries regarding your card.

Thank you.

TC debit card- Dec.2010

Attachments: Summary of Fee Schedules & Frequently Asked Questions

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Important information that you need to know pertaining to the use of your card is outlined herein:

### **Activating your Direct Payment (Debit) Card:**

Activating your card is easy. To activate your debit card; you need to create your own six-digit access code and four-digit Personal Identification Number (PIN) and you must call **Chase's Customer Service Number at 866-795-3890**. Through a recording you will be prompted to answer a few security questions that will allow you to enter your six-digit access code to ensure that you are the intended holder of the card which you will need to enter any time you call customer service to identify yourself.

After you have established an access code you will be able to proceed to create your four-digit PIN. The PIN will be required when actually using your card. (Note: You should memorize both your access code and PIN or keep it some place safe but not with your card.)

Once activated, the Chase Direct Payment Card will allow you to access your cash 24 hours a day, 7 days a week through Automated Teller Machines (ATMs) and anywhere Visa debit cards are accepted as a Point-of-Sale (POS).

The allocation on your Chase Direct Payment Card is your money to use either for reimbursement for eligible items already purchased with original receipts or to now use to make appropriate purchases as you would like. *Note: It is strongly advisable to use your card in a timely manner to avoid incurring any "inactivity fees" per Summary of Fee Schedule (page 5).*

## **Direct Payment Card Use**

### **Using Your Card at Retail Locations:**

Your card can be used anywhere Visa debit cards are accepted. To use your direct payment card at a retail store:

- Insert your card into a Point-Of –Sale (POS) terminal and choose “debit”.
- Enter your 4 –digit PIN.
- Depending on the store's policy, if you would like cash back with your purchase, please inform the cashier. (i.e. at the grocery store you may request the balance of your allocation remaining on the card after the amount purchased.)
- The cashier will enter the purchase amount and the amount of cash you requested. You will receive a receipt along with your cash, your card and purchase.

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### **Using Your Card at ATMs:**

You can use your card to withdraw cash in local currency at over one million ATMs throughout the world with surcharge-free access at Chase and Allpoint ATMs in the U.S. wherever you see the logos displayed on the back of your card.

-Insert or swipe your card.

-Enter your 4-digit PIN.

-Press "Withdrawal" and then "Checking" Follow the instructions to continue the transaction.

-Take your cash, your card and your receipt.

**NOTE:** Your initial ATM withdrawal is free of charge at any domestic ATM. Thereafter, there is a \$1.50 fee per transaction at any Chase and Allpoint ATMs. At all other ATMs in addition to the \$1.50 per transaction, there may also be a surcharge fee required for that ATM. We strongly recommend that you withdraw your entire allocation with your initial ATM transaction. Some ATMs now will dispense \$50 bills.

**IMPORTANT:** For a complete summary of fee schedules that may be associated with the Chase Direct Payment Card please refer to the "**Summary of Fee Schedules for Chase Deposit Payment Card**" on page 5. You need not incur any fees if you choose to withdraw your entire allocation at once at the ATM or when using as POS at retail locations. (Use of a bank teller will incur a \$5.00 fee.)

### **What to do if you lose your card:**

If you should lose your card, you must contact the **Chase Customer Service Toll free number** immediately at **866-795-3890** for a replacement card. A replacement card will be mailed to your home at the last address that the DOE has on our EIS file for you. Replacement cards generally take up to five business days to replace. Note: You are allowed one free replacement card per calendar year. Thereafter, there is a \$5.00 per card fee incurred for replacement.

### **What to do if you did not receive an allocation:**

If your card was not replenished as anticipated on December 15, 2010 due to the card being deactivated or closed, please have your principal or payroll secretary email the Special Projects Unit at [specialprojects@schools.nyc.gov](mailto:specialprojects@schools.nyc.gov) as soon as possible. It is important that you also verify that your EIS file is updated accordingly to reflect the correct information. All unresolved issues must be reported to our office by **January 28, 2011** for possible inclusion in the second and final March distribution. No further FY'11 allocations may be issued after the close of the fiscal year.

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If your allocation is more than you are entitled to receive, if you are not eligible to receive an allocation or do not wish to participate in the Teacher's Choice Program, then please issue a personal check or money order made payable to: NYC Department of Education for the difference/allocation and submit it to your principal or payroll secretary to send to our office, DFO/Special Projects at 65 Court Street, Room 1703, Brooklyn, NY 11201. Otherwise you may be subject to a salary deduction later on.

Once you activate the card the funds on the card belong to you. Therefore you will need to use the card to withdraw the funds. Your personal check/money order for the appropriate amount due will be reimbursement to the DOE along with a brief letter of explanation. You will need to make your principal/payroll secretary aware of this situation. We will not be able to reverse the funds on the cards.

### **Card Returns:**

Principals/Payroll Secretaries should return **all unopened cards** for individuals no longer at their school/site to the DFO/Special Projects Unit at the address indicated above immediately with an explanation for said return.

**KEY REMINDERS:** Until otherwise advised by our office, please retain your card after you deplete your funds or until the expiration date indicated on the card for future replenishment. This will not apply if you choose to enroll in the DOE direct deposit (EFT) Payment Program. If you fail to activate your card within one year of issuance the card can no longer be replenished and all funds will be irrevocably lost. To avoid incurring any unnecessary fees associated with this card please be sure to carefully read and review the "Chase Direct Payment Card Disclosures Agreement" (initially enclosed with the card) and the "Summary of Fee Schedules" (page 5)

**IMPORTANT: If you incurred a negative balance condition resulting from the Summary of Fee Schedules, the amount due will be deducted from this Teacher's Choice Allocation.** Furthermore, if you incurred a negative balance condition and have lost your card, Chase will not be able to replace your card until it has been replenished with the new FY'11 allocation funding after December 15, 2010.

### **Inquiries:**

For additional frequently asked questions and answers pertaining to your Direct Payment Card, please refer to "Frequently Asked Questions about Your Chase Direct Payment Card" on pages 6 & 7.

Should you still have any further questions not addressed in this section, not fully understand all the terms and conditions associated with the use of this card or have any other questions not intended for the **Chase Customer Service Toll free number: 866-795-3890**, then please contact the DOE, **Special Projects Unit at 718-935-3304, fax number: 718-935-2165** or via **email at [specialprojects@schools.nyc.gov](mailto:specialprojects@schools.nyc.gov)** .

**SUMMARY OF FEE SCHEDULES FOR  
CHASE DIRECT PAYMENT CARD**

<b>Fee description</b>	<b>Fee amount</b>
Account Enrollment	Free
Account Maintenance	Free
Domestic ATM Withdrawal <sup>(1)</sup>	One Free ATM transaction per deposit; \$1.50 per transaction thereafter
International ATM Withdrawal	\$3.00 per transaction
ATM Balance Inquiry	\$0.50 per transaction
International ATM Balance Inquiry	\$1.00 per transaction
Online Bill Payment	\$0.75 per transaction
Point of Sale transaction	Free
Denied Transaction <sup>(2)</sup>	\$0.50 per transaction
Customer Service Via Phone & Web	Free
Cash withdrawals at any participating Visa member bank location <sup>(3)</sup>	\$5.00 per transaction
Inactive Account <sup>(4)</sup>	\$1.50 per month
Account Statements <sup>(5)</sup>	Free if accessed by the web.
Card Replacement	One free per calendar year, \$5.00 per card thereafter
Expedited Card Delivery	\$15.00 per card
Currency Conversion	3.5% per foreign currency transaction

1. Some ATM owners and operators may charge an additional fee per transaction. There are no surcharges at Chase and Allpoint ATMs.
2. This fee will be assessed if an ATM or Point of Sale transaction is denied due to insufficient funds in a Chase Card account.
3. Cardholders will be allowed to withdraw all funds down to zero balance in accordance with Visa association rules.
4. A monthly fee will be assessed on each Chase Card account that has been inactive for 180 days. Fee is not assessed during periods of activity. Account activity is defined as a deposit, withdrawal, purchase or any type of financial activity. An inactive account fee will not cause an account to have a negative balance.
5. Statements may not be provided if a Chase Card account becomes inactive.

## **FREQUENTLY ASKED QUESTIONS ABOUT YOUR CHASE DIRECT PAYMENT CARD**

### **1) How much money can I withdraw from an ATM?**

The Chase Direct Payment Card has no daily limit for ATM withdrawals. You may withdraw up to the balance available in your Chase Direct Payment Card Account or the maximum amount allowed by the ATM.

### **2) Will I have to pay ATM surcharges?**

The Chase Direct Payment Card is part of the Allpoint ATM network, which means you have access to over 40,000 surcharge-free Chase and Allpoint ATMs nationwide. Please note that at Allpoint ATMs you must press “Yes” to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge fee, nor will the surcharge be deducted from your account. You can verify this by checking your ATM transaction receipt. For the nearest Allpoint ATM, visit [www.allpointnetwork.com](http://www.allpointnetwork.com). Many other ATM owners do assess a surcharge. If you use an ATM with a surcharge, you will be responsible for that fee and the fee will be included in the transaction amount.

### **3) What if I enter the wrong PIN?**

If you are having trouble remembering your PIN, do not try to guess your PIN when entering it on a POS terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If the correct PIN is not entered by the fourth try, you must wait until after midnight to try again or call Chase Customer Service for assistance.

### **4) 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.

### **5) What if my Card doesn't work?**

If your Card doesn't work, please make sure that you have an available balance on the Card. If an ATM doesn't accept your Card, simply try another ATM. The first ATM may be out of service or may not be part of the network that accepts the Card.

### **6) What if I forget my PIN or access code?**

If you forget your PIN or access code, call Chase Customer Service to select a new one. You should choose numbers that are easy for you to remember but hard for someone else to figure out.

## FREQUENTLY ASKED QUESTIONS ABOUT YOUR CHASE DIRECT PAYMENT CARD

### 7) Can I go to a bank teller and withdraw money or inquire about my Card?

You may withdraw money from a teller at a Chase location for a fee (refer to Summary of Fee schedules). If you have questions, call Chase Customer Service.

### 8) Are there any fees for using my Card?

Please see your Chase Direct Payment Card Disclosure Statement, User Agreement or Fee Schedule to review the fees that may apply to your card.

### 9) What should I do if I lose my Card?

If your Chase Direct Payment Card is lost, stolen or damaged, immediately call Chase Customer Service toll-free number to request a replacement card.

### 10) How can I get help with my Card or Account?

You can **access all of your account information online at the My Account website ([www.myaccount.chase.com](http://www.myaccount.chase.com))**. It's safe, secure, and best of all it's FREE!

Using your Chase Direct Payment Card account number and PIN, you can:

- Check your current account balance
- Review your transaction history
- Change your PIN
- Pay your bills
- Contact Customer Service

Just go to **My Account at [www.myaccount.chase.com](http://www.myaccount.chase.com)** and have your Card number ready!

You can also get help with your Chase Direct Payment Card by calling **Chase Customer Service** at their toll free number: **866-795-3890**.