Debit Card

If you do not sign up for direct deposit, TWC will pay you on a debit card issued by U.S. Bank, called the ReliaCard[®].

IMPORTANT

You must activate your debit card within 12 months of the date of your first benefit payment, or your payments will return to TWC and cannot be reissued.

When you receive your card:

- Activate your card immediately and read all the cardholder material sent with it.
- Use your card free at any retail outlet that accepts Visa debit cards, such as grocery stores, gas stations, convenience stores, and other merchants.
- Get cash back with purchase at participating merchants using your debit card and Personal Identification Number (PIN). Do not share your PIN with anyone.
- Go to <u>usbankreliacard.com</u> to review your transactions and balance, reset your PIN, pay bills, and set up alerts. Or, call Reliacard customer service at 800-657-6343.
- Track spending with U.S. Bank's cardholder website, mobile banking app., and text and e-mail alerts.



Avoid Debit-Card Fees with U.S. Bank ReliaCard®

No bank transaction fees on:

- Cash withdrawal at U.S. Bank, MoneyPass, Allpoint, and NYCE SUM ATMs.
 (Surcharges may apply at out-of-network ATMs.)
- Teller withdrawal at Visa-member bank or credit union
- Balance inquiry at any ATM
- Retail purchases
- Cash-back options
- Online bill pay
- Card replacement

Bank fees charged for:

- Expedited card delivery (card activated): \$12.50 per card
- Inactive account (after 365 days of inactivity): \$1.00 per month
- Currency conversion: 3 percent for foreign currency





Payment Options

When you apply for unemployment benefits, the Texas Workforce Commission (TWC) offers you two options for benefit payments:

- Direct deposit, which is direct payment to your personal checking or savings account in a U.S. bank or credit union; OR
- U.S. Bank's ReliaCard®, where your unemployment benefits will be deposited.

REMEMBER

If you do not select direct deposit as your payment option, we will pay you by debit card.

If you selected direct deposit on a prior unemployment benefits claim, we use the account information on file. Please alert TWC if you have changed banks since you last received benefit payment. Making a payment to a closed bank account will delay your benefits.



Direct Deposit

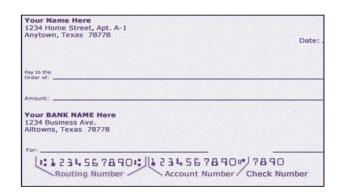
If you choose payment by direct deposit, TWC will send your unemployment benefits to your personal checking or savings account.

Direct deposit is easy, free, and secure.

To select or change payment options or set up payment by direct deposit:

- Go to <u>ui.texasworkforce.org</u> and select **Payment Option**; **OR**
- Call 800-558-8321 and select **option**5.

Enter your bank or credit union's 9-digit routing number, account type (savings or checking), and your account number. You should get these numbers from a check, not a deposit slip.





TWC verifies your account information with your financial institution, which takes **eight banking days.** You must wait one day after you have applied for benefits to sign up for direct deposit.

If you submit information your bank cannot confirm, we will pay you by debit card instead.

Equal Opportunity Employer/Program

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