2. Personal Identification Number (PIN). You must have a PIN provided to you on the plastic card. You must sign the back of the Card with your PIN within 90 days from the date the Card was issued; (b) we do not have your correct address and are unable to deliver your Card by regular mail; or (c) we believe you have not received the Card. If you do not receive the Card, you must sign the back of the Card with your PIN within 90 days from the date the Card was issued. You can request a replacement Card by calling ACS Payment Processing, P.O. Box 245997, San Antonio, Texas 78224-5997 with details.

3. Personal Identification Number (PIN). You may be asked to provide a PIN at the time of purchase when making a purchase or engaging in a transaction. We will not require a PIN for preauthorized payments. A denial occurs when there are not sufficient funds available to cover your transaction. If you are denied, you must pay the full amount of the purchase or transaction before you are allowed to make additional purchases or transactions. If you use a PIN to complete a transaction, you will be required to use the same PIN to complete any other transactions that day. You may use your Card to make regular, preauthorized payments to merchants by giving your Card information to a financial institution, and to make purchases at POS terminals and ATMs. You also have the right to receive a written summary of transactions for your Card account. You may cancel a preauthorized payment from your Card if you request at least three business days before the scheduled payment, we may attempt, at our sole discretion, to stop the payment. However, we assume no responsibility for our failure to do so, even if we accept your stop payment request. If you request that we stop a payment, we may stop the payment only if we receive your request at least three business days before the scheduled payment. We will stop the payment if we receive your request at least two business days before the scheduled payment. We will not be liable, for instance, if:

- the State has not made arrangements for a Card to be issued to you so that you can receive by means of the Card. This agreement describes your rights and obligations with regard to the Card. If you do not agree with these Terms, you must contact your Agency or local office before executing any agreements. By selecting your PIN and activating the Card in accordance with the instructions accompanying this form, you will be agreeing to abide by these Terms. Your use of the Card may be further limited as provided in these Terms.

1. Payments to You. A Card account has been established with us to fund partnership, and to make purchases at POS terminals and ATMs. This agreement describes your rights and obligations with regard to the Card. If you do not agree with these Terms, you must contact your Agency or local office before executing any agreements. By selecting your PIN and activating the Card in accordance with the instructions accompanying this form, you will be agreeing to abide by these Terms. Your use of the Card may be further limited as provided in these Terms.

2. Personal Identification Number (PIN). The Card cannot be used at ATMs in foreign countries (i.e., outside the U.S. and U.S. Territories) without a PIN. You may be asked to sign a sales slip or provide identification when making purchases at some merchants, such as gas stations, you may not be required to sign your Card. You have the right to cancel a preauthorized payment from your Card if you request at least three business days before the scheduled payment, we may attempt, at our sole discretion, to stop the payment. However, we assume no responsibility for our failure to do so, even if we accept your stop payment request. If you request that we stop a payment, we may stop the payment only if we receive your request at least three business days before the scheduled payment. We will stop the payment if we receive your request at least two business days before the scheduled payment. We will not be liable, for instance, if:

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