

The Georgia UI Debit MasterCard Card is the new way to receive your unemployment insurance payments. **The Georgia Department of Labor (GDOL)** will post your payments to your personal Debit MasterCard Card account for your convenience. You will not be allowed to spend more than the amount of funds posted to your account.

How do I get the new Georgia UI Debit MasterCard card?

- If you do not enter Direct Deposit information when filing your claim, you will automatically receive the Georgia UI Debit MasterCard.
- You can cancel the Direct Deposit option via the GDOL website at www.dol.state.ga.us to be enrolled in the Georgia UI Debit MasterCard program.
- Your card will be sent to you in the mail.
- Activate your card immediately by calling the customer service number and selecting a PIN, as instructed on the materials included with your card.
- GDOL will post all future payments to your new Georgia UI Debit MasterCard.

What are the benefits of the new Georgia UI Debit MasterCard?

- Automated notification via phone or email when a deposit is posted to your Card account.
- Customer service toll-free number to answer questions and obtain your balance.
- Web access to your Card account and personal transaction history.
- Access to your funds anywhere Debit MasterCard is accepted.

How do I make purchases?

- Simply present your card when paying.
- The money is automatically deducted from your Card account.
- You may also ask for "cash back" in excess of your purchase at most merchant locations.

How do I get cash at an ATM or Bank?

- You have unlimited free cash access to "in-network" MoneyPass ATM locations.
- When using your card at an ATM, insert the card and 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."
- Don't forget to take your card, cash, receipt(s) and/or transaction record(s) with you.

When using your card at a MasterCard bank teller window

- You have unlimited free cash access at any MasterCard member bank or credit union branch location teller windows.
- Present your card and tell the cashier the amount of cash you wish to receive. You may be asked to sign a receipt.

ATM Balance Inquiries

- You have unlimited free ATM balance inquiries to check your card balance at any ATM location.
- Insert your card and enter your PIN.

What happens with ATM balance denials?

- An ATM denial occurs when you request more money than available in your Card account.
- There is no fee for ATM denials.

Are there any Georgia UI Debit MasterCard customer service fees?

- You are allowed unlimited calls to the Georgia UI Debit MasterCard Customer Service Center.
- There is no charge for reporting a lost or stolen card or to question a transaction posted to your Card account.

What are the free transactions made available to you?

- GDOL has provided you with unlimited free access to cash when you use "in-network" MoneyPass ATMs. You will also avoid ATM surcharge fees at these locations. You may also choose to conduct cash withdrawals at any MasterCard Member bank teller window.
- Participating merchants do not charge a fee for cash back in excess of a purchase; an easy way to manage your money.

How to get electronic notification of deposits by phone or email?

- With your new debit card, you may choose to have automated notification of your deposits by calling the IVR (1-888-929-2460) and selecting this service. Follow the prompts to setup your phone, email or text notification preference. Each time a deposit is posted to your Card account, you will receive a notification.

Note: Your carrier may charge you a fee for phone or text message delivery depending upon your cellular service plan.

What are surcharge fees?

- Some bank ATMs will apply a surcharge fee to use their ATM.
- To avoid this fee, look for the MoneyPass logo.
- Always read the ATM messages carefully.
- You can cancel the transaction if you wish to avoid the fee or continue and pay the fee.



The following fees apply if you use other services:

Fee Table for Services	
Transaction Type	Service Fee
Deposit notification	Free
– Email, phone or text message	
Purchases at Point of Sale locations (PIN or Signature)	Free
Cash back with purchase	Free
ATM cash withdrawal	Free
– Only at MoneyPass ATM locations	
ATM balance inquiry	Free
ATM denials for insufficient funds	Free
Bank teller cash withdrawal – Unlimited	Free
Monthly account access via IVR (telephone) or operator assisted telephone calls – Unlimited	Free
ATM cash withdrawals out-of-network	\$0.95 per transaction
IVR deposit transfer to another bank account	\$1.50
Bill Pay transactions	\$0.50 each
Initial card issuance – Free	\$4.50 after free are used
– One free replacement each 12-month period	
Expedited card delivery	\$14.50
– Two day delivery; business days only	
International ATM cash withdrawal	\$0.95 each
– Currency conversion fee of 3% is added	
Account Inactivity	\$1.75 each month, thereafter
– 12 consecutive months of inactivity	
Mobile text alert for deposit notification*	\$0.10 after free are used
– One free per deposit	

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You can use your card wherever you see this brand mark:



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