

Direct Express® Debit MasterCard® Card Fee Table

Standard Free Services	
Service	Fee
Purchases at U.S. merchant locations	FREE
Cash-back with purchase	FREE
Automatic deposit notification**	FREE
Automatic low balance notification**	FREE
Web account access	FREE
ATM balance inquiry	FREE
ATM denial	FREE
Customer Service calls	FREE
Cash from bank tellers	FREE
Card replacement-One free per year	FREE
ATM cash withdrawal in the U.S. including the District of Columbia, Guam, Puerto Rico, and US Virgin Islands. Surcharge by ATM owner may apply.	One free withdrawal with each deposit to your Direct Express® Card Account.*

* For each federal government deposit to your Card Account, Comerica Bank will waive the fee for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the Card Account.
** The customer can request this service upon receiving the debit card.

The ONLY Fees You Can Be Charged	
Optional Service	Fee
ATM cash withdrawals after free transactions are used in U.S. including the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. Surcharge by ATM owner may apply.	\$0.90 each withdrawal (after free transactions are used)
Monthly paper statement mailed to you	\$0.75 each month
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement after one free each year	\$4.00 after one (1) free each year
Expedited delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of U.S. Surcharge by ATM owner may apply.	\$3.00 plus 3% of amount withdrawn
Purchase at Merchant Locations outside of U.S.	3% of purchase amount

Look for these banks or brands to
make free ATM withdrawals using the
Direct Express® Card.



Sign Up Now!

It's quick and easy to get the
Direct Express® card:

- **Call our toll-free number:
1-800-333-1795**
- **Or visit our website at:
www.USDirectExpress.com**

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Introducing the Direct Express® Debit MasterCard® Card



DIRECTEXPRESS >

Sign up today for the
**Direct Express®
Debit MasterCard® Card:**

- It's safe and easy to use
- No bank account is required
- You get immediate access to your money



With the **Direct Express®** Card, you can make purchases, pay bills and get cash.

THE DIRECT EXPRESS® DEBIT MASTERCARD® CARD

Experience the safety and convenience of getting your monthly benefits on a prepaid debit card.

THE DIRECT EXPRESS® CARD IS:

Safe. No need to carry large amounts of cash, no risk of lost or stolen checks.

Easy. Your money is automatically posted to your card account on your payment day each month. You won't have to wait for the mail to arrive.

Convenient. Make purchases and pay bills anywhere Debit MasterCard® is accepted. Use your card to get cash at retail locations, ATMs, banks and credit unions throughout the world. There are no fees for using the card to make purchases.

Recommended. The **Direct Express®** card is an easy electronic payment option recommended by the U.S. Department of the Treasury.



HOW DO I USE THE CARD?

The **Direct Express®** card is simple and easy to use.

To make purchases

Present your card when paying at any location that accepts Debit MasterCard®. The money is automatically deducted from your account. **There is no fee for using your card for purchases.**

To get cash

Get cash back for no fee with purchases at thousands of retail locations. Your card can also be used at ATMs or with bank and credit union tellers.

To pay bills

If your phone company, utility company, or landlord accepts Debit MasterCard®, you can use your card to pay bills over the phone or even online. (The company may charge a fee for phone payments so always ask first). To pay online, simply follow the company website's online bill payment instructions and have your card on hand.

It's quick and easy to sign up for the card. Call the toll-free **Direct Express®** card hotline at **1-800-333-1795** or sign up online at **www.USDirectExpress.com.**

THE DIRECT EXPRESS® DEBIT MASTERCARD® CARD IS SECURE.

- If your card is lost or stolen, it will be replaced.*
- You will have a Personal Identification Number (PIN) to use at ATMs and retail locations.
- The money in your card account is FDIC-insured (up to the maximum allowed by law).
- MasterCard Zero Liability Protection** will protect you if someone uses your card without you knowing and you report it quickly.

*Certain limitations apply. If you report your card lost or stolen, a replacement card can be issued at your request.

**Certain restrictions apply. See www.mastercard.com/zeroliability for more details.

Please note: The U.S. Department of the Treasury will be moving to an all-electronic payment method after March 1, 2013. You must choose to receive your federal benefit payments by direct deposit to a bank or credit union account or to a **Direct Express®** Debit MasterCard® card.

