

CHOOSING A PAYMENT METHOD

What information do I need to know if I choose the state issued debit card?

The prepaid debit card you receive will give you the ability to use it to withdraw money at an ATM, pay directly anywhere that accepts Mastercard or set up transfer into your bank account. You will receive your card in the mail 2-3 weeks after you are enrolled.

Once you have your card, most actions you may need to take with your account can be accomplished with no wait online at <https://www.key2benefits.com> or through automated telephone options at 1-866-295-2955. KeyBank has provided answers to the most frequently asked questions at <https://www.key2benefits.com>.

A few important details:

Activation: To activate your card you must call 1-866-295-2955, the number on the back of your card. This is the only way to activate your card. During the activation process, you will be asked for your Card Number, Last 4 digits of your social security number, and the CVV (3-digit number on the back of your card). To activate your card, please call 1-866-295-2955, press 1, "I have a card," then press 1, "Activate your card," then key or speak your card number and this will activate your card. You will be prompted to self-select a personal identification number, or PIN for card use at ATMs and merchant point-of-sale (POS) locations to receive cash back with purchase.

Lost or stolen card: Please be advised that all calls to the debit card customer service center are monitored and recorded. You may reach a customer service representative 24 hours a day/365 days a year by calling 1-866-295-2955. Press option 1 to select "I have a card", and then option to 3 to report your card lost or stolen. This will take you directly to a customer service representative.

Avoid Charges and Fees: To avoid surcharges and transaction fees associated with ATM's, only use a KeyBank, Allpoint, or WesBanco ATM to check your balance or make cash withdrawals. Teller-assisted transactions are also free at any MasterCard member bank. Using the cash-back option during a point-of-sale transaction at a retail store allows you to withdraw money without having to pay surcharges and fees. To find a free-free ATM close to you, please visit these links:

- [Key.com/locator](https://www.key.com/locator)
- allpointnetwork.com/atm-locators.asp or [Locator.allpointnetwork.com](https://locator.allpointnetwork.com)
- [Wesbanco.locatorsearch.com](https://www.wesbanco.com/locatorsearch.com)

Visit KeyBank for more details: By creating an account at <https://www.key2benefits.com> you can sign up for automatic alerts that tell you when a payment is deposited to your card, enroll in direct bill pay, check your balance and transactions, update your PIN, transfer funds to a personal account, print monthly statements, and get all of your account information online for free.