

## The Debit Card Provides Many Free Services...

- No enrollment fee
- One (1) free cash withdrawal per deposit each month at any Chase, WaMu or Allpoint ATM
- Free Point-of-Sale transactions at all merchants that accept MasterCard®
- Free access to your debit card account for cash back at the time of a transaction
- No minimum balance requirement
- Free online and telephone account access



## The Debit Card is Convenient...

- Access to the money in your debit card account when you need it, 24 hours a day, 7 days a week
- No waiting for your check to arrive in the mail
- No charges or standing in line to cash your check
- Make purchases at millions of locations where MasterCard® is accepted
- No credit check requirement

## The Debit Card is Safe...

- There is no check to be lost or stolen
- Only you have access to your money
- Withdraw only the cash you need, keep the rest safe and secure
- Your money is FDIC-insured and protected by U.S. Federal banking regulations
- Enjoy MasterCard® Zero Liability protection

## The Debit Card is Fast...

- By the time you would receive your check, your IIM funds could already be in your debit card account

### Note:

The Chase Debit Card fees listed on the enclosed insert are current as of April 2009. Better terms may be obtained as the program continues to grow.

For the most current information on fees and benefits, visit [www.doi.gov/ost/debitcard](http://www.doi.gov/ost/debitcard).

## HOW CAN I AVOID CHASE DEBIT CARD FEES?

- Keep your ATM transaction fees to a minimum. You will not pay any fee for your first ATM withdrawal per deposit each month at a Chase, WaMu or Allpoint ATM (see current information enclosed\*).
- ATM machines not owned by Chase, WaMu or Allpoint may charge a fee for every transaction. Avoid using ATMs not owned by Chase, WaMu or Allpoint.
- Instead of using an ATM, you can get cash back from your debit card account when you make purchases at many merchant locations that accept MasterCard®.
- Chase will not charge you a fee when you use your debit card to purchase money orders at U.S. post offices and other locations.
- Chase will not charge you a fee when you use your debit card to pay bills or make Internet purchases with vendors that accept MasterCard®.
- To avoid ATM balance inquiry fees, check your debit card balance online at [www.myaccount.chase.com](http://www.myaccount.chase.com) or call the toll-free number on the back of your card.



### Office of External Affairs

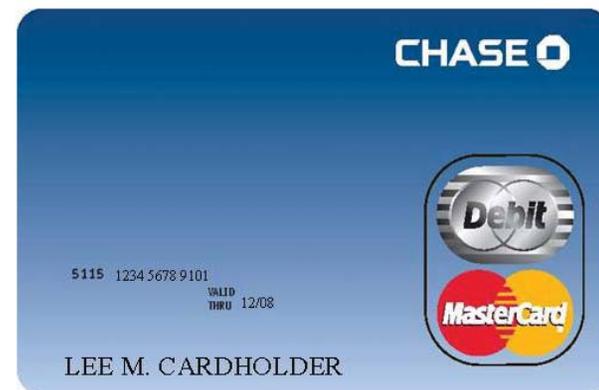
Washington, D.C. 1849 C Street NW Mail Stop 5140 Washington, D.C. 20240	Albuquerque, NM 4400 Masthead Street NE Albuquerque, NM 87109 (505) 816-1000
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Trust Beneficiary Call Center, toll-free  
1-888-678-6836  
[www.doi.gov/ost/debitcard](http://www.doi.gov/ost/debitcard)

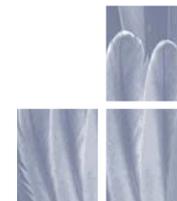
(Rev. 4/20/09)

DO YOU WISH THERE WAS A BETTER WAY TO RECEIVE YOUR IIM FUNDS?

## NOW THERE IS, WITH THE CHASE DEBIT CARD PROGRAM



OST has worked with the U.S. Department of the Treasury and Chase Bank to provide a faster, safer, and more convenient way for you to receive money from your IIM account.



## The Chase Debit Card Program is a Great Way to Receive Your Individual Indian Money (IIM) Trust Funds

The Office of the Special Trustee for American Indians (OST) worked with the U.S. Department of the Treasury and Chase Bank to develop a debit card program for IIM account holders. This card offers IIM beneficiaries the convenience and security of receiving their trust funds electronically, rather than by check, and eliminates check cashing fees. With the debit card, you will get your funds faster, even if you do not have a bank account.

### How the Debit Card Works

Instead of receiving a check, your current and future trust funds will be automatically deposited into your debit card account. OST will directly transfer your funds to your Chase debit card account so you can access them with your Chase debit card. Just as with a check or direct deposit, once the funds have been transferred to your debit card account, they are no longer trust funds.

When you first receive your Chase debit card, you will have to choose a personal identification number (PIN) to be used with your card. No one else will be able to use your card. Each time you use your card, the amount of your purchase or withdrawal will be deducted automatically from your debit card account balance.

You can use your card at many locations to get cash, make purchases or buy money orders.



**At ATMs...** You can use your debit card to withdraw cash or to check your balance at any Automated Teller Machine (ATM).

**At retail locations...** You can also use your debit card to make purchases at Point-of-Sale (POS) locations that accept MasterCard® debit cards, including gas stations, trading posts, tribal businesses, restaurants, hotels and more! You also have the option of getting cash back at many retail locations, free of charge.

**Online Purchases...** In addition to retail store purchases, you can use your debit card to make purchases online.

**At U.S. Post Offices...** You can purchase money orders at U.S. post offices and many other locations where MasterCard® is accepted.



### The Debit Card is Safer than a Check

Money from your IIM account goes directly into your debit card account with no possibility of being lost or stolen. You can use your debit card at any location that accepts MasterCard® debit cards so you don't have to carry cash. And best of all, there are no fees for basic services.

### 24/7 Chase Customer Service

If you want to check your debit card account balance, have questions about your debit card or debit card account, or need help with transaction disputes, you can call Chase at the toll-free number on the back of your card for customer service 24 hours a day, 7 days a week. After answering a few security questions, you will be able to obtain your account information or talk to a Chase operator, if needed.



**Questions about your IIM account will still be handled by the OST Trust Beneficiary Call Center at 1-888-678-6836.**

### Manage Your Account Online

You can also access all of your debit card account information online at [www.myaccount.chase.com](http://www.myaccount.chase.com). On the My Account website you can check your debit card account balance, view or download debit card account activity, view electronic statements, change your PIN, or contact customer service. Everything can be done with a few simple clicks without leaving your home, and it's safe, secure, and free.

## Some Frequently Asked Questions

### How do I get my Debit Card?

Contact your local Fiduciary Trust Officer (FTO), call the Trust Beneficiary Call Center (TBCC) toll-free at **1-888-678-6836**, or go to the OST web site at **[www.doi.gov/ost/debitcard](http://www.doi.gov/ost/debitcard)** to enroll. OST will ask Chase to set up a debit card account for you. Chase will then mail your personalized debit card to you with instructions for activation.

### What happens to my money if I lose my card?

If your card is lost or stolen, you should call Chase Customer Service right away. Once you report a card as lost or stolen, a new card will be issued (see current information enclosed\*\*), the old card number will be cancelled and the funds in your debit card account will remain safe.

### What does MasterCard Zero Liability mean?

As a MasterCard cardholder, you are not liable for unauthorized purchases made with your debit card.

### Are there any fees for using the card?

There is no monthly fee for using this card, and all basic services are free. Enclosed is a chart of some of the Chase fees for optional services. Visit [www.doi.gov/ost/debitcard](http://www.doi.gov/ost/debitcard) for most current information.

