

messages can be sent to any phone. Standard SMS rates apply as charged by your cell phone carrier. The automated message gives the last four digits of your account number, the amount deposited and the new balance.

For example:

Voice message

“This is an account alert from Chase. A deposit for 124 dollars and 55 cents was posted to your debit card ending in 1234. Your new balance is 250 dollars and 10 cents. Check your balance any time at www.myaccount.chase.com.”

Text message

ChaseAlert:Other/ StdMess Chrgs apply. Reply STOP to end. Reply HELP or visit www.myaccount.chase.com. On 5/12, Your Chase Debit Card Ending in *1234 Received a \$124.55 Deposit. Your Current Balance is \$250.10.



Fast

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

No Fees for Basic Services

Best of all, there are no fees for basic services.

Free Services

- > No enrollment fee
- > All ATM transactions are now free at any Chase, WaMu or Allpoint location
- > 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

Avoid Chase Debit Card Fees

- > Keep your ATM transaction fees to a minimum. *All ATM transactions are now free at any Chase, WaMu or Allpoint location.*
- > Avoid using ATMs not owned by Chase, WaMu or Allpoint. *ATM machines not owned by Chase, WaMu or Allpoint may charge a fee for every transaction.*

- > Get cash back from your debit card account when you make purchases at many merchant locations that accept MasterCard®. *Skip using the ATM to take out cash.*
- > Use your debit card to purchase money orders at U.S. post offices and other locations. *There is no fee for these money orders.*
- > Use your debit card to pay bills or make Internet purchases with vendors that accept MasterCard®.
- > Check your debit card balance online at www.myaccount.chase.com or call the toll-free number on the back of your card. *Avoid fees for balance inquiries at ATMs.*

For a **schedule of all current fees**, please visit the OST website at www.doi.gov/ost/debitcard.

You may also contact your local Fiduciary Trust Officer (FTO) for information about the debit card option and fees. To locate your FTO, go to www.doi.gov/ost/fto or call the Trust Beneficiary Call Center, toll free, at 1-888-678-6836. Call center hours are Monday through Friday 7 a.m. to 6 p.m. and Saturday 8 a.m. to noon, Mountain time.



U.S. Department of the Interior
Office of the Special Trustee for American Indians

Washington, DC
1849 C Street NW
Room 2613
Washington, DC 20240
(202) 208-4866

Albuquerque, NM
4400 Masthead Street NE
Room 323
Albuquerque, NM 87109
(505) 816-1081

Trust Beneficiary Call Center, toll-free
1-888-678-6836

www.doi.gov/ost/debitcard

Receive Your IIM Funds a Better Way

U.S. Debit Card



Safe • Convenient • Fast

Department of the Interior
Office of the Special Trustee for American Indians

Revised 7/5/13

U.S. Debit Card

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 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.

Using Your Debit Card

When you sign up for a U.S. Debit Card, instead of receiving a check, OST directly transfers your current and future trust funds *automatically* into your U.S. Debit Card account. You can access funds in your debit card account* with your U.S. Debit Card.

Three options to obtain a debit card:

- > Contact your local Fiduciary Trust Officer.
- > Call the Trust Beneficiary Call Center, toll-free, at **1-888-678-6836**.
- > Go to the OST website at **www.doi.gov/ost** to enroll.

OST will ask Chase to set up a debit card account for you. Chase will then mail your personalized U.S. Debit Card to you with instructions for activation. When you first receive your debit card, you will have to choose a personal identification number (PIN) to use 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.

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

ATMs

Withdraw cash or check your balance at any Automated Teller Machine (ATM).

Retail Locations

Make purchases at Point-of-Sale (POS) locations that accept MasterCard®, 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

Make purchases online.

U.S. Post Offices

Purchase money orders at U.S. post offices and many other locations where MasterCard® is accepted.

**Just as with a check or direct deposit, funds transferred to your debit card account are no longer trust funds.*



Safe

- > 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
- > Money is FDIC insured and protected by U.S. federal banking regulations
- > Enjoy MasterCard® Zero Liability protection

Money from your IIM account goes directly into your debit card account with no possibility of it being lost or stolen.

Use your debit card at any location that accepts MasterCard® so you don't have to carry cash.

If your card is lost or stolen, call Chase customer service right away. Once you report a card as lost or stolen, a new card will be issued (you may receive one free card replacement per year, subsequent card replacements cost \$7.50 each) and the old card number will be cancelled. Funds in your debit card account remain safe. As a MasterCard® cardholder, you are not liable for unauthorized purchases (*zero liability*) made with your debit card.



Convenient

- > Access money in your debit card account when you need it, 24 hours a day/7 days a week
- > No waiting for checks 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

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, 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 OST's Trust Beneficiary Call Center, toll free, at 1-888-678-6836.

U.S. Debit Card Deposit Alerts

Cardholder information delivered along with your debit card informs you about a website called *MyAccount* at www.myaccount.chase.com. On the *MyAccount* website:

- > Check your account balance
- > Review transaction history
- > Change your PIN
- > View electronic statements
- > View or download debit card account activity
- > Contact customer service

Everything can be done with a few simple clicks without leaving your home.

MyAccount is a free service. Log in (and register) at *MyAccount* with your card number and PIN. After that, create a user ID and password or continue to log in with your card number and PIN.

Inside *MyAccount* is a tab called *MyAlert* where you can enroll for a free service to receive a message from Chase each time funds are deposited in your debit card account. You may choose to receive the message (alert) by voice or SMS text or email. Voice