

Information for Direct Express Card Holders



CASH ADVANCE:

Since Cash Advance Services are only offered in bank lobbies and not in the drive thru, Cash Advance Services on debit and credit cards are suspended. **Customers should use ATM's for their cash needs.**

TO WITHDRAW CASH FROM AN ATM:

You will need your PIN Number. Your personal identification number (PIN) is a number you choose when you activate your card. It is a four-digit number that you enter on the keypad at ATMs and retail locations when you use your card. Per Direct Express Card Rules, you are allowed one (1) free ATM cash withdrawal with each deposit to your Card Account (MoneyPass ATMs are surcharge free with this card) Direct Express charges \$0.85 each withdrawal after free transactions are used

What if I forget my Direct Express Card PIN?

You should call the Direct Express® Card toll-free Customer Service Department number on the back of your card. <https://www.usdirectexpress.com/faq.html>

Can I change my PIN?

Yes. You may change your PIN by calling the Direct Express® card toll-free Customer Service Department number on the back of your card.

What if I forget my PIN?

You should call the Direct Express® Card toll-free Customer Service Department number on the back of your card.

Do I always need to use my PIN? Can I use my card without a PIN?

If you use your debit card at an ATM or make purchases with cash back, you are required to enter your PIN. If you make purchases at stores, restaurants or any other merchant, the use of your PIN is optional. When asked if "debit" or "credit", select "credit" to make a purchase without using your PIN. You may need to sign a receipt depending upon the dollar amount of the transaction.

How It Works

01 Get Cash Back

Make Purchases and Get Cash Back at Stores

- Present your card when paying for an item. The cashier will ask for your signature or for you to enter your PIN.
- Use your card at the checkout and follow the prompts on the screen.
- There is no fee to get cash back with purchase at participating merchants.
- Enter the cash back amount on the keypad or tell the cashier the amount of cash you need.
- The amount of your purchase plus any cash back will be deducted from your card account balance.
- You can not spend more than the amount of funds in your account.

02 Make Spending Easy

The Direct Express® Debit MasterCard® card is accepted at merchant and bank locations worldwide. You can use your card wherever the MasterCard® acceptance mark is displayed, which may include:

- Grocery Stores
- Drug Stores and Pharmacies
- Gas Stations
- Doctors' Offices
- Restaurants
- Department Stores