

Missouri Access MasterCard® Debit Card Information

Missouri Access Toll-Free Telephone Number:

888-775-3445

(Allowed three free calls per week – then 50 cents per call)

Missouri Access web site:

www.mo-access.com

(free anytime)

Missouri Access representatives and web site are available
24 hours a day, seven days a week.



What is Missouri Access?

The Missouri Access (MO Access) debit card is the method used to pay unemployment insurance (UI) benefits if you do not choose to directly deposit funds into your savings or checking account. **You cannot receive benefits by check.** If you are eligible to receive benefits, the first payment is made approximately 18 days after you file your claim. If an investigation is required, it could take 4-6 weeks before eligibility is determined.

You should receive the card seven to 10 working days after you file your claim for UI benefits. **There will not be funds on your card when you receive it.**

The debit card will be mailed in a plain white envelope with the return address:

**P.O. Box 779
Jefferson City, MO**

For security purposes, the envelope will not be marked.

If you do not receive your debit card within two weeks or it has been lost or stolen, immediately call MO Access at 888-775-3445.

Activation

When your card arrives, **you must activate it.** To activate the card:

- Call MO Access at the toll-free number above and follow the directions. You can call 24 hours a day, seven days a week.

- You will be asked to make up a Personal Identification Number (PIN). This is a 4-digit code you will use when making a purchase, using Automated Teller Machines (ATMs), etc. This PIN is separate from the PIN you use each week to submit your weekly certification (claim) for UI benefits, but you can use the same PIN for both if you like.
- You also will be asked to make up your own password. You will need to enter your password when you call MO Access, or use their web site at: www.mo-access.com. (You can obtain information about your debit card account and check your card balance, past deposits, purchases, etc., by calling MO Access or going on their web site.)
- **Read the information provided with the card.** It gives details about how to use the card without being charged fees, the fee schedule, and how to sign up for text alerts to your cell phone when you receive a payment to the card or have a low balance.

Do Not Destroy Your Debit Card

Even if you are not immediately eligible to receive UI benefits, keep the debit card in a safe place. If you file and win an appeal or qualify for UI benefits in the future, you will need the card. If UI benefits are sent to your debit card account and you have destroyed the card, you will have to request a replacement card and wait for receipt before you can access your funds. If you choose to change your payment method to direct deposit, it will take approximately six days to process your request. In the meantime, funds still will go to your card.



(OVER)

Address Changes

If requesting a new card, the debit card **will not** be forwarded to a new address.

- If you have an address change, it **must** be made with a Division of Employment Security (DES) Regional Claims Center (RCC) before you can request a replacement card.

Jefferson City **573-751-9040**

Kansas City **816-889-3101**

Springfield **417-895-6851**

St. Louis **314-340-4950**

Outside Local Calling Area **800-320-2519**

- Call DES between 8 a.m. and 5 p.m., Monday through Friday.
- Select Option 2 (Information) and then 3 (Address Changes) to speak with a DES representative.
- Call MO Access and request a replacement card the day after you change your address with DES.

Problems with Your Card

If your card does not work:

- Check the DES web site (www.moclaim.mo.gov) or automated telephone system to confirm that funds have been sent to your card.
- Check with MO Access to ensure your PIN and password are correct.
- Your card will be inactivated temporarily if you have entered an incorrect PIN or password several times. You must call MO Access to reset the PIN and/or password, or if you are having other problems with your card.

Fees

To avoid withdrawal fees when using the debit card, use either a Central Bank of Jefferson City ATM displaying their dogwood logo or Allpoint ATM. You can find your nearest location at: www.mo-access.com. Or, you can choose to get cash back when making a purchase at many large retailers and grocery stores.

You can get one free withdrawal per week from a non-Allpoint or non-Central Bank ATM. After this free withdrawal, you will be charged \$1.75 each time. The ATM owner also will charge a surcharge fee. You also can take the card to a teller at any Central Bank branch location or MasterCard® member bank or credit union for a cash advance. The advance carries a \$1.25 fee. To find out if your bank is a MasterCard® member, contact them directly.

More fee information:

<u>Services</u>	<u>Fees</u>
Purchase POS (PIN and Signature purchases).....	\$0.00
Purchase POS with Cash Back (PIN purchases).....	\$0.00
ATM Cash Withdrawal at Central Bank Locations ..	\$0.00
ATM Cash Withdrawal (Other than Central Bank or Allpoint Locations) ^{1*}	\$1.75
ATM International Cash Withdrawal	\$3.00
ATM Balance Inquiry at Central Bank and Allpoint Locations	\$0.00
ATM Balance Inquiry (Other than Central Bank or Allpoint Locations) ¹	\$0.50
ATM Balance Inquiry International.....	\$1.00
Bank Teller Withdrawal Fee.....	\$1.25
Monthly Paper Statement.....	\$1.50
Electronic (ACH) Funds Transfer from Card to Bank Account.....	\$2.50
Automated Voice Response**	\$0.50 per call
Replacement Card***	\$5.00
ATM or Purchase Decline ¹¹	\$0.25
Inactivity (charged monthly until the balance is \$0 after 180 days on no activity defined as deposit, withdrawal, or purchase activity) You will only be charged if there is a balance in your debit account.....	\$2.50

* Indicates a surcharge fee may apply from the ATM owner

** Indicates three free per calendar week (Sunday 12 a.m. - Saturday 11:59 p.m.)

*** Indicates one free per calendar year

¹ Indicates one free per calendar week (Sunday 12 a.m. - Saturday 11:59 p.m.)

¹¹ Indicates four free per calendar month

Any discrepancies regarding your debit card account must be handled through MO Access. The www.mo-access.com site provides a detailed history of all deposits, purchases, charges, etc., on your MO Access account.

Changing Your Payment Method

You can change your payment method at any time to direct deposit for future payments. Visit www.moclaim.mo.gov and select “File a Claim,” then “Change My Payment Method,” or call your RCC.

If you were signed up for direct deposit on a past claim for UI benefits, you automatically will be signed up again using the same bank account information.