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IMPORTANT: Do Not Discard



Here Is Your Connecticut Tax Refund Debit Card(s)

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A **convenient** and **safe** way to get your tax refund.

The Only Chase Fees for Using Your Card

At Out-of-Network Automated Teller Machines (ATMs) — ATM surcharges may also apply

Cash Withdrawal (Daily limit: \$800)	3 free, then \$1.50 each
Balance Inquiry	1 free, then \$0.50 each

Other Fees

Card Replacement — standard	1 free per year; then \$5.00 each
Card Replacement — expedited	\$15.00 per card
International Transaction	3% of transaction
Inactive Account (after 365 days without use)	\$1.00 per month

Use in-network ATMs and pay no fees or ATM surcharges. Just look for ATMs with these logos:



How to Avoid Paying Chase Fees



Use your card to pay for purchases

Unlimited FEE-FREE transactions when you use your card at merchants across the U.S.



Get cash back with a purchase

Get cash back WITHOUT INCURRING ANY FEES when making a purchase at supermarkets and other stores (merchant limitations may apply).



Deposit funds into your personal bank account

Perform a FREE teller-assisted cash withdrawal at a bank or credit union, or use the cardholder website to transfer funds for FREE to your personal bank account (online transfers can take 2-3 business days).



Withdraw cash at in-network ATMs

Look for in-network ATMs (that means ATMs with the Chase or People's United Bank logos) and pay NO FEES or ATM surcharges.

Debit Card Facts You Should Know

- You are receiving a debit card because the Connecticut income tax return you submitted resulted in a refund.
- The dollar amount of this refund will be communicated to you during the debit card activation process.
- Joint (married) filers will receive two debit cards drawn from the same account (similar to a joint bank account). Each card may be used to make transactions, but the combined transactions cannot exceed the balance in the debit card account. Both cards must be activated prior to use.
- **If you do not activate your card within one year of issuance, your refund will be returned to the Department of Revenue Services and applied to your income tax account.** Upon eligibility, unclaimed refunds will be transferred to the Connecticut State Treasurer's Unclaimed Property Division.

Get Started in 3 Easy Steps

1. **ACTIVATE YOUR CARD** and select a **4-digit PIN** by calling Customer Service at 1-866-586-1705. The dollar amount of the refund will be communicated to you during the activation process.
2. **Review the fees for using your card** and the tips on how to avoid them (above). These are the only fees you will be charged by Chase for using your card.
3. **Read the information on the back of this letter** to learn more about your card, along with some helpful tips.

www.ucard.chase.com

Enjoy All the Advantages of Your Prepaid Card

It's like cash...only better!



Convenient & Easy

- Shop in stores and online
- Get cash back when you buy something
- Withdraw cash for small purchases at ATMs, banks or credit unions
- Pay bills online or by phone



Safe & Private

- Unlike cash, if you lose your card, it can be replaced
- Zero Liability helps to protect you against unauthorized purchases and your money is FDIC insured
- Your transaction information is private and protected by Federal law
- Chase will not contact you via email or text message for personal information

Manage Your Account at www.ucard.chase.com



Pay Bills

Pay bills online with just a few clicks. No more money orders, stamps or trips to the post office.



Transfer Funds

Securely transfer funds to your personal Checking or Savings account or to any bank account in the U.S. Transfers can take 2-3 business days to complete.



Check Your Balance

Want to know how much money is in your card account? Check your balance online or by calling the phone number on the back of the card.



Review Your Transactions

See a complete list of your recent transactions, including dates, locations and amounts for purchases and cash withdrawals.



Contact Customer Service

Send and receive secure messages with Chase Customer Service.



Learn More

The UCard Training Center features short training videos and other materials to help you use your prepaid card with confidence.

Helpful Tips



Gas Stations

When buying gas, you must pay inside and not at the pump. To protect you against overdrafts, your card will not work if you try to pay at the pump.



Split Transactions

If you do not have enough money in your account to pay for a purchase, some merchants may let you "split" the transaction by paying the remaining amount with cash or another form of payment.



Money-Saving Coupons

Did you know using your prepaid card can also save you money? Simply scan this code or visit www.ucard.chase.com to access coupons for places you already shop, like grocery stores, restaurants and other major retailers.



ATM Surcharges

An ATM surcharge is a fee charged by the ATM owner and the fee varies by owner. You may have to pay a surcharge if you use an out-of-network ATM. **There are no surcharges when you use an in-network (Chase or People's United Bank) ATM.**