



Connecticut Department of Revenue Services
 PO Box 261161
 Hartford, CT 06126

HERE IS YOUR CONNECTICUT TAX REFUND DEBIT CARD(S)

JOHN M CARDHOLDER
 1234 MAIN ST
 ANYTOWN, CT 00000

You must activate your card and sign the back before you can use it.

Activate your card right now!

Log on to:

www.ucard.chase.com

or call:

1-866-586-1705

See the enclosed Terms and Conditions Statement for specific details.

CARD PROGRAM FEES

At Automated Teller Machines (ATMs)

Cash Withdrawal (Daily limit: \$800)	Free at Chase and People's ATMs 3 free at other ATMs*, then \$1.50 each
Balance Inquiry	Free at Chase and People's ATMs 1 free at other ATMs*, 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

*ATM surcharges may apply

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 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 credit 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.

Use your card without paying any fees at these ATMs:



www.ucard.chase.com



www.peoples.com

You can deposit the refund on this card directly into your U.S. personal checking or savings account for **FREE** without leaving home! Log on to **www.ucard.chase.com** and click on *Account Transfers***

**Transfers can take 2-3 business days to complete from the date requested.

WAYS TO ACCESS AND MANAGE YOUR MONEY WITHOUT PAYING FEES

RETAIL LOCATIONS

- Unlimited **FREE** transactions when you use your card at merchants across the U.S.
- Unlimited **FREE** cash back with a purchase at supermarkets and other stores (merchant limitations may apply)



UCARD CENTER WEBSITE

- Check your balance and review transactions for **FREE**
- Transfer funds to your U.S. checking/savings account for **FREE**. Transfers can take 2-3 business days to complete from the date requested.
- Pay your bills online for **FREE**



ATM AND BANK LOCATIONS

- **FREE** cash withdrawals at Chase and People's ATMs
- Three **FREE** cash withdrawals (no fees) at other ATMs (ATM surcharges may apply)
- **FREE** teller-assisted cash withdrawals at any bank or credit union that accepts VISA



WWW.UCARD.CHASE.COM