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**DEPARTMENT OF SOCIAL SERVICES**  
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GAVIN NEWSOM  
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February 13, 2019

ALL COUNTY WELFARE DIRECTORS' LETTER (ACWDL)

TO: ALL COUNTY WELFARE DIRECTORS

FROM: TODD BLAND, Assistant Director  
California Department of Social Services  
Automation, Integrity, and Client Initiatives Branch

SUBJECT: ELECTRONIC BENEFIT TRANSFER (EBT) SURCHARGE-FREE  
ATM NETWORK

The purpose of this All County Welfare Directors' letter is to inform county welfare departments (CWDs) about recent updates regarding EBT surcharge-free Automated Teller Machines (ATMs). This ACWDL supersedes corresponding sections of ACIN I-88-18.

## **California Surcharge-Free ATMs**

### **More Large Bank ATMs Are Now Surcharge-Free**

A surcharge is a service fee that some banks charge each time cash benefits are withdrawn. Historically, EBT cardholders have conducted a high number of cash transactions at locations where they incur surcharge fees. To reduce the amount of these fees, CDSS, through its contracted EBT service provider, Fidelity Information Services (FIS), is providing our EBT clients with statewide surcharge-free ATMs at seven of the ten largest banks in California. Specifically, Bank of America, Bank of the West, Chase Bank, Citibank, Comerica Bank, Rabobank and Wells Fargo are all surcharge free. There are now over 14,000 surcharge-free ATMs in California. Please see attachment 1 for a full list of these networks.

CWDs have a role in providing information to cash aid recipients about surcharge-free access to their benefits. We encourage the CWDs to share this information about surcharge fees and locations of surcharge-free ATMs at initial application and annual renewal.

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CWDs can visit this [Cash Access](#) link to download the most current list of institutions providing surcharge-free ATMs. (This list is attached for convenience)

EBT clients may be referred to the [EBT Locator](#), web page to find surcharge-free ATM locations, farmers markets and other stores and locations that accept EBT. Some features on the locator tool may not display correctly when using Internet Explorer 11 on Windows 10.

### **Contacts**

If you have questions regarding any of the information in this ACWDL, please contact the Automation and Client Initiatives Bureau, EBT Unit at (916) 654-2125 or the EBT mailbox at: [CDSSEBT@dss.ca.gov](mailto:CDSSEBT@dss.ca.gov).

Attachment

Attachment 1

## California Surcharge Free ATMs

**As of February 2019**

Anexo1

## Cajeros automáticos (ATM) sin recargos en California

**A partir de febrero, 2019**

Actors FCU	First Republic Bank
Alameda County Social Services	First Tech FCU
Alaska USA FCU	Flagstar Bank
Alta One FCU (NEA-WEA)	Fremont Bank
Banc of California	Northrop Grumman FCU
Bank of America	Partners FCU
Bank of Rio Vista	Plumas Bank
Bank of the Sierra	Priority One CU
Bank of the West	Rabobank
Bank of the West - Walgreens	Redding Bank of Commerce
Bay Federal Credit Union	Redwood Credit Union
Caltech Employees Federal CU	Sacramento Credit Union
Capital One - Target Stores	San Diego County Credit Union
Capital One (Café 360)	Schools 1st FCU
Cardtronics - Safeway/Vons	Sun Community FCU
Chase Bank	Torrey Pines Bank
Chetco FCU	Umpqua Bank
Citibank	Unify FCU
Comerica Bank	United Security Bank
Corporate America Family CU	Universal City Studios CU
Exchange Bank	Wells Fargo Bank
Financial Center Credit Union	Xceed Financial Credit Union

ATMs at the physical locations of these institutions are always surcharge free. However, some of these institutions have remote ATMs that may not be surcharge free. For example, CitiBank ATMs located inside a Kaiser hospital may collect a surcharge.

Los ATM presentes en las localidades de estas instituciones nunca tienen recargos. Sin embargo, algunas de estas instituciones tienen ATM remotos que podrían tener recargos. Por ejemplo, los ATM de *CitiBank* localizados dentro de un hospital de Kaiser podrían cobrar recargos.