

EBT SURCHARGE FREE – DIRECT DEPOSIT HANDOUT

You can get your cash aid by EBT or direct deposit; it's your choice! Tell your county worker which way you want to receive your cash aid.

You can switch from EBT to direct deposit or from direct deposit to EBT whenever you want. Tell your county worker and they will give you instructions. If you cannot use the EBT card or any part of the EBT system because of a disability, language limitation, lack of access, or other barrier, tell your county worker and they will determine whether you qualify for different ways to get your cash aid.

If you get your cash aid on the second or third day of the month, you may be able to get your cash aid on the first of the month, if you have a hardship. Tell your county worker why you need to receive your cash aid on the first of the month. If you get your cash aid by direct deposit, you will always receive your cash benefits on the first of the month.

If you have your EBT cash benefits taken out of your account due to electronic theft and you had your EBT card in your possession at the time of the theft, call (877) 328-9677 to cancel your EBT card immediately and contact your county worker. The benefits might be replaced if certain requirements are met.

Remember: CalFresh benefits are always issued on your EBT card and you should never be charged a fee when making a CalFresh purchase.

Below is information about EBT and direct deposit to help you choose which way you want to receive your cash aid.



IF YOU CHOOSE EBT

You can get cash by withdrawing at ATMs and by asking for cash back when you pay for purchases.

You can withdraw cash **FREE** four times a month at ATMs with the MoneyPass sign. After the fourth withdrawal in a month, each ATM withdrawal will cost you 80 cents. Find surcharge-free MoneyPass ATMs at www.moneypass.com. Getting cash back when you pay for purchases may be **FREE**, check with the store.

ATMs without the MoneyPass sign can charge you \$4 or more for each withdrawal. These fees add up quickly.

If there is no MoneyPass ATM close to you, look for other ATMs that will not charge you a fee. Go to www.ebtproject.ca.gov/Library/Cash_Access.pdf to find a list of **surcharge-free ATMs**.

If you lose your EBT card or someone steals it, call customer service at (877) 328-9677 **right away**. A customer service representative will cancel your EBT card and help you get a new one. If benefits are taken by someone else before you can call customer service, your benefits will not be replaced.

The EBT system records where you use your card to withdraw cash and pay for purchases, but it does not record what you buy. You can review your transactions by calling (877) 328-9677 or to view your EBT account, go online to the EBT Client Website. Create a user name and password at www.ebt.ca.gov/caebtclient/clientcreate.recip.

IF YOU CHOOSE DIRECT DEPOSIT

You can get cash by withdrawing at your bank's ATMs and by asking for cash back when you pay for purchases.

You may withdraw cash **FREE** at your bank's ATMs; check with your bank. Getting cash back when you pay for purchases may be **FREE**, check with the store.

ATMs that are not your bank's can charge you \$4 or more for each withdrawal plus any fees that your bank might also charge. These fees add up quickly.

You can find your bank's ATMs by calling your bank's customer service number, visiting their website or by downloading their application onto your smart phone.

If you lose your ATM card or someone steals it, call your bank **right away**. Your bank will cancel your card and send you a new card. If someone steals and uses your card, you might lose some or all of the money spent. Contact your bank to find out more.

Your bank records where you use your ATM card to withdraw cash and pay for purchases. You can review your transactions on your monthly statement, by visiting your bank's website or by calling your bank's customer service line.

Please remember to keep your ATM card and your EBT card safe and never give your Personal Identification Number (PIN) to anyone.