

## IMPORTANT TELEPHONE NUMBERS

**JPMorgan Chase  
Customer Service:  
1-888-328-6399**

*Call this number to:*

1. Report & replace lost/stolen/  
damaged card
2. Change your PIN number
3. Report incorrect cash amounts  
given
4. Report problems at ATMs or  
stores
5. Check your current balance &  
last 10 transactions
6. Report mistakes with your  
account

**Locator Service:  
1-800-289-6739**

*Call this number for:*

The location of ATMs that do not  
charge a fee.

**New York City Message  
Center:  
1-877-879-4194**

*Call this number to:*

Access voice mail messages sent by  
HRA relating to your benefits case.

*Last Updated: 12/06*

Neighborhood Economic Development Advocacy Project  
73 Spring Street, Suite 506  
New York, NY 10012

# EBT

Electronic Benefits  
Transfer

Frequently-Asked  
Questions  
&  
Answers  
About  
Electronic Benefits  
Transfer  
in New York City

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## WHAT, WHEN, WHO, WHERE, WHY?

### **What Is Electronic Benefits Transfer?**

Electronic Benefits Transfer, or EBT, is how cash public assistance (welfare) and food stamps are distributed in New York City and New York State. With EBT, you receive a plastic card in the mail which you use to buy food and other items, and withdraw cash. This one card allows you to access both your cash assistance and food stamp accounts.

### **Where Can I Use My EBT Card?**

You can use your EBT card at stores and ATM machines that display the QUEST logo. If you get cash benefits, you can also get cash with your card - without paying a fee - at all JPMorgan Chase ATM machines.

- TO BUY FOOD & OTHER ITEMS, using either your food stamp or cash assistance account.
- TO WITHDRAW CASH AT ATMS, from your cash account.
- FOR "CASH BACK" - some stores offer "cash back" from your cash assistance account for people making purchases.

### **Do I Have To Use EBT?**

Yes, if you receive public assistance and/or food stamps you have to use EBT. There are no exemptions or "waivers" for people who do not want to use EBT or for whom EBT would be a hardship.

### **Why Is New York Using EBT?**

Congress passed a law in 1996 requiring all states to provide food stamps through electronic transfer. New York State then decided also to require EBT for cash assistance.

## **BEWARE OF FEES!!!!**

### **YOU DO NOT HAVE TO PAY TO GET YOUR CASH BENEFITS - YOU HAVE OPTIONS**

**There are places to get your cash at no charge.** You should avoid ATMs, check cashers, and stores that charge a fee for withdrawing your cash.

Some stores provide cash at no charge, but many charge a fee. Any store, check casher, or ATM that charges a fee is required to post a notice about the fees they charge.

### **How Do I Find Out Where to Use My EBT Card & What Places Charge No Fee?**

Call 1 (800) 289-6739 to speak with a person who can tell you the location of ATMs that do not charge a fee. The line is open 24 a day, 7 days a week.

### **How many times can I get cash each month without paying a fee?**

If you use locations that charge no fee, you can get cash for free 2 times each month. After 2 cash withdrawals, you will be charged 50¢ for each additional withdrawal that month.

**You may NEVER be charged a fee for food stamp purchases!** You may use your EBT card for food stamp purchases as many times as you want, for any amount, at no charge, provided you have enough food stamps in your account.

### **How to AVOID FEES**

- ★ Make no more than 2 cash withdrawals per month
- ★ Use ATMs that do not charge a fee
- ★ Get cash back at stores that charge no fee
- ★ Make purchases with cash assistance at stores that charge no fee

## IMPORTANT INFO

**How Will I Know How Much Cash Assistance or Food Stamps I Have in My Account?** Call JPMorgan Customer Service for the balance of your food stamps and cash assistance, as well as a record of your last 10 transactions. Some ATMs and store machines print your balance on your receipt.

### **SAVE ALL RECEIPTS!!!**

Receipts will help you keep track of your account balances. Save your receipt even if your transaction is denied.

**What If I Forget or Want To Change My PIN Number?** For any problem with your PIN number, call JPMorgan Customer Service. If you forget your PIN, or want to change your PIN to a number that is easier to remember, call JPMorgan Customer Service.

**Should My EBT Card Have My Picture on it?** Some EBT cards have pictures, some do not. With or without a picture your card is valid.

### **What Should I Do If I Lose My EBT Card?**

If your card is lost or stolen, you should call JPMorgan Customer Service at 1-888-328-6399 **immediately**, and order "stop payment" on your account. If someone uses your card before you order stop payment, you will lose these benefits and will not be able to get them back.

### **How Can I Speak To a Live Person at JPMorgan Customer Service?**

To speak with a live person, call 1-888-328-6399 using a touch-tone phone. A recorded voice will answer, and will ask you to press 1 on your phone for English or 2 for Spanish. **Do not press any buttons. Ignore all instructions.** After a short wait you should be connected to a representative who should help you with your questions.