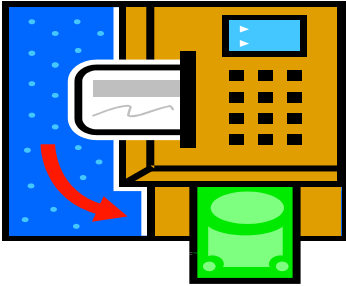


Save Money – Know The Facts!

By knowing the facts about your EBT card, you can get ALL of your cash benefits each month and pay **NO surcharges or transaction fees!**



Fact 1:

You can get your cash benefits with your EBT card from:

- ATMs (Automated Teller Machines) with the Quest® decal.
- Stores with the Quest® decal.

OR you can:

- Get cash back with purchase from stores with the Quest® decal.
- Purchase goods directly from stores with the Quest® decal.
- Purchase Money Orders from stores with the Quest® decal.

You can use any of these ways to get or use your cash benefits with little or no cost.

Fact 2:

If a store or ATM charges you a “surcharge” for using your EBT card, the fee must be posted.

Learn which stores and ATMs do not charge a fee to give you cash.

Fact 3:

There are two types of fees you may find when using your EBT card:

Surcharges and Transaction Fees.

You can avoid paying these fees if you know how.

Surcharges –

- Some ATM owners charge a surcharge for using their ATMs, usually between \$1.50 and \$3.00.

Some ATMs are surcharge free.

- Your county office can provide a list of ***Surcharge-free ATMs*** in your county, or view the list on the EBT Client Website at **www.ebt.ca.gov**.

Transaction Fees –

- Each month you can make four (4) cash-only withdrawals from your EBT account without paying a transaction fee. *After the fourth cash-only withdrawal in one month, you will be charged an 80-cent transaction fee for each cash-only withdrawal you make with your EBT card from an ATM.*

To avoid transaction fees, do not withdraw money from an ATM more than four times a month.

There are NO transaction fees when you use your EBT card at a store’s cash register or point-of-sale (POS) device:

- **Cash-only withdrawals.** If you only need a small amount of cash, you can get it with your EBT card at most supermarkets without a fee. Often, you don’t even need to make a purchase.
- **Purchases.** Make purchases directly with your EBT card at participating stores without using cash.
- **Purchases with cash back.** Get cash back when you make a purchase with your EBT card using your cash benefits.

Always look for the Quest® decal with the dollar sign (\$) on the ATM or at the store to see if you can use your EBT card to get cash.



Fact 4:

**EBT Customer Service can help.
Call 1-877-328-9677 to:**

- Report a lost or stolen EBT card.
- Change your Personal Identification Number (PIN).
- Check your account balance if you do not have access to the EBT Client Website.

Fact 5:

**The EBT Client Website can help.
At www.ebt.ca.gov you can:**

- Check your account balance for free.
- View your past EBT transactions.
- Search for stores that accept EBT. It will show the location, if there is a surcharge, if you have to make a purchase to get cash back, how much cash you can get at one time, and if the store sells money orders.
- Search for ATMs and stores where you can use your EBT card to get cash. It will show the location, how much cash you can get at one time, and if there is a surcharge and how much.
- Search for farmers' market locations that accept your EBT card.

Fact 5 Continued:

- Search for restaurants that accept EBT benefits. *Not all EBT cards can be used at participating restaurants; contact your county office for details.*

If you do not have access to the Client Website, you can contact your county office for a list of ATMs and stores where you can get cash with your EBT card.



Receive Direct Deposit of Cash Benefits to your Bank Account.

If your county offers direct deposit and you have your own bank account, you can get your cash benefits by “direct deposit” instead of EBT. Ask your county office if direct deposit is available and how to sign up for it.



How to Get Your Cash Benefits at NO Cost!

There are many ways to get your cash benefits with your Electronic Benefits Transfer (EBT) card. If you know the facts, you can get your cash for **FREE!**



**EBT Customer Service:
1-877-328-9677
Client Website: www.ebt.ca.gov**