



## HOW TO ACTIVATE YOUR CARD

Before you can use your card, you must go online to activate it and select a 4-digit Personal Identification Number (PIN).

This guide provides information about using your Ohio Pathway Card.

For easy access to your balance, transaction history and other information, visit [www.ucard.chase.com](http://www.ucard.chase.com)

### 1. GO ONLINE

- Log on to [www.ucard.chase.com](http://www.ucard.chase.com) by entering your 16-digit card number
- If you do not have Internet access, call the Customer Service phone number on the back of your card



### 2. SELECT A PIN

- You must select a 4-digit PIN for your card
- Choose a 4-digit number that is easy for you to remember but hard for others to guess



### 3. SIGN THE BACK

- Be sure to sign the back of your card
- You will not be able to use your card at merchant locations if you do not sign the back



## HOW TO USE YOUR CARD

Once you have activated your card, you can use it to get cash and make purchases.

### MAKING PURCHASES FOR FREE

- Select "Credit" on the merchant's terminal and sign the receipt
- You do not need to enter your 4-digit PIN



### GETTING CASH BACK WITH A PURCHASE FOR FREE

- Select "Debit" on the merchant's terminal and enter your 4-digit PIN
- Select "Cash Back" and enter the amount of cash you want



### USING YOUR CARD ONLINE FOR FREE

- Pay your cellphone and other bills online with your card
- Make online purchases with your card at merchant websites
- Enter your card number, expiration date and security code (from the back of your card)



### GETTING CASH AT AN ATM

- Insert your card and enter your 4-digit PIN
- Select "Withdraw" from "Checking"
- Enter the amount of cash you want; most ATMs give only \$20 bills (\$20, \$40, \$100, etc.)



### OTHER USES

- Transfer money to your personal checking/savings account for **FREE** at [www.ucard.chase.com](http://www.ucard.chase.com)
- Visit any bank or credit union and ask for a cash advance up to your available balance



## HOW TO PAY BILLS WITH YOUR CARD

There are several ways you can pay your cellphone, utilities and other bills with your card.

### BY PHONE

- Call the company you are paying and ask to pay your bill with your card
- You will be asked to provide your card number, expiration date and the 3-digit security code (from the back of your card)



### ONLINE – COMPANY WEBSITE

- Visit the website of the company you are paying and pay your bill with your card
- Enter your card number, expiration date and the 3-digit security code (from the back of your card)



### ONLINE – UCARD CENTER

- Visit [www.ucard.chase.com](http://www.ucard.chase.com) to enroll in Online Bill Pay and set-up your list of companies to pay
- Schedule payments for **FREE** with just a few clicks



## FREQUENTLY ASKED QUESTIONS

### What is the difference between a transaction fee and an ATM surcharge?

You will be charged a *transaction fee* of \$0.75 for each ATM withdrawal **after your one FREE ATM withdrawal each month**. An *ATM surcharge* is a separate fee charged by the ATM owner and the amount varies by owner. There is no surcharge at any Chase, First Merit, Key Bank or MoneyPass ATM in the U.S. Please see the *Fees for Using Your Card* on the letter your card was attached to in this package.

### What if I enter the wrong PIN or forget my PIN?

**Do not** try to guess your PIN. For your security, your card will be locked after three incorrect PIN entries. If you forget your PIN, call Chase Customer Service to select a new PIN.

### What if my card is lost, stolen or damaged?

If your card is lost, stolen or damaged, call 1-800-000-0000 or visit [www.ucard.chase.com](http://www.ucard.chase.com) right away to request a new card.

## SAFETY TIPS

- At ATMs, be alert for lights not working, anyone loitering nearby or shadowed areas where someone might hide; consider coming back later if you notice anything or anybody suspicious.
- Avoid scams — Chase will never request personal information about your account, such as your PIN, Social Security number or date of birth, by email or text message. If you ever get a message asking for this information, do not reply. You should not use any mobile device applications that ask for your card number and PIN.

Customer Service:

**1-866-669-6109**

[www.ucard.chase.com](http://www.ucard.chase.com)

## HOW TO CHECK YOUR BALANCE

Before using your card, it's important to know how much money is on your card. You must have enough money to pay for your transaction plus any fees.

### ONLINE

- Check your balance and get all of your account information online for **FREE** at [www.ucard.chase.com](http://www.ucard.chase.com)
- Login with a user name and password



### ACCOUNT ALERTS

- Automatic alerts will let you know when a deposit has been made and your new available balance
- Visit [www.ucard.chase.com](http://www.ucard.chase.com) or call Customer Service to sign up for **FREE** Automatic Account Alerts via text, email or voice message



### BY PHONE

- Call the Customer Service phone number on the back of your card
- You will hear your balance after you have entered your security information



**CHASE**