



It's quick and easy to sign up for the card. Call the toll-free Direct Express® card hotline at 1-877-212-9991. Or, sign up online at www.USDirectExpress.com.

Why should I sign up for the Direct Express® card?

Safe. No need to carry large amounts of cash, no risk of lost or stolen checks.

Easy. Your money is automatically posted to your card account on your payment day each month. You won't have to wait for the mail to arrive.

Convenient. Make purchases anywhere Debit MasterCard® is accepted. Use your card to get cash at retail locations, banks and ATMs throughout the world.

Recommended. The U.S. Department of the Treasury and Social Security Administration encourage you to sign up for the Direct Express® card.

How do I use the card?

The Direct Express® card is simple and easy to use.

To make purchases

Present your card when paying at any location that accepts MasterCard® debit cards. The money is automatically deducted from your account.

To get cash

Get cash at ATMs or from bank or credit union tellers. Or, get cash back with purchases at many retail locations.

Is the card secure?

The Direct Express® card offers a number of benefits that make it safe and secure.

- If your card is lost or stolen, it will be replaced.
- You will have a Personal Identification Number (PIN) to use at ATMs and retail locations.
- The money on your card is FDIC-insured (up to the maximum allowed by law).
- MasterCard Zero Liability* and federal law protect you against unauthorized use of your card, when promptly reported.

*Exceptions apply.

Are there any fees?

Most services are free. There are fees for a limited number of optional transactions and services.

See Fee Table on the next page for more information.

Can I use the card without paying any card fees?

Yes, it is possible to use your card for free. There is no sign-up fee and no monthly account fee.

Many other services are free, including:

- Purchases at retail locations, cash back with purchases, or cash withdrawals through bank or credit union tellers.
- One (1) ATM cash withdrawal in the U.S. for each deposit posted to your account (see Fee Table for details). ATM owner surcharges may apply at ATMs outside the Direct Express® card surcharge-free network (see details on the next page).
- Balance inquiries at ATMs, by phone or online.
- Optional notification of deposits to your debit card by phone, email or text message.
- Optional low balance alert when your account balance falls below a certain level.
- Access to the toll-free customer service number or Web site 24 hours a day, 7 days a week.

If you still receive your Social Security payments by paper check, you should know about a safer, more convenient option.

Introducing the Direct Express® Card

Experience the safety and convenience of getting your monthly benefits on a prepaid debit card. With the Direct Express® card, you can make purchases, pay bills and get cash at thousands of locations nationwide.

Anyone receiving Social Security benefits can enroll, even if you don't have a bank account. No more waiting for the mail, or worrying about lost or stolen checks. Your monthly benefits will be available on your payment day – on time, every time.



Direct Express® Debit MasterCard®

Fee Table

Standard Free Services	Service Fee
Purchases at U.S. merchant locations	Free
Cash-back with purchase	Free
Cash from bank tellers	Free
Customer Service calls	Free
Web account access	Free
Deposit notification	Free
Low balance notification	Free
Card replacement – One free per year	Free
ATM balance inquiry	Free
ATM denial	Free
ATM cash withdrawal in the U.S., including the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands	1 Free withdrawal with each deposit to your Card Account.**
– Surcharge by ATM owner may apply	

* For each Federal Government deposit to your card account, we will waive the fee for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the card account.

The ONLY Fees You Can Be Charged

Optional Services	Service Fee
ATM cash withdrawal in U.S., including the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands (after free transactions are used) – Surcharge by ATM owner may apply	\$0.90 each withdrawal
Monthly paper statement mailed to you	\$0.75 each month
Direct Express® Card Bill Pay	\$0.50 each time
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement	\$4.00 after one (1) free each year
Overnight delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of the U.S.	\$3.00 plus 3% of amount withdrawn
– Surcharge by ATM owner may apply	
Purchase at Merchant Locations outside of the U.S.	3% of purchase amount

Direct Express® Card Surcharge-Free

ATM Network



Sign Up Now!

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- Call our toll-free number: 1-877-212-9991
- Visit our Web site at www.USDirectExpress.com to get more information or to sign up for the card

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STILL GETTING YOUR FEDERAL BENEFITS BY CHECK?



There's a safer, easier way to get your money—
**THE DIRECT EXPRESS®
DEBIT MASTERCARD® CARD**

- No bank account required
- No monthly fee
- Fast and easy access to your money

DIRECT EXPRESS

