

## **EBT SURCHARGE FREE - DIRECT DEPOSIT HANDOUT**

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EBT Customer Service phone number: 1-877-328-9677 (this is the **only** customer service phone number for EBT in California. Any other phone number you are asked to call for EBT is likely a scam to steal your benefits. The EBT Customer Service phone number available 24 hours a day 7 days a week is on the back of your EBT card.

California EBT Cardholder Website: [www.ebt.ca.gov](http://www.ebt.ca.gov).

TTY (Telecommunications Relay Services for Hearing/Speech Impaired 1-800-735-2929.

You can get your cash aid delivered 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.

### **BEWARE OF EBT SCAMS**

A scam is the act of tricking or misleading a cardholder to give someone their account information that is then used to duplicate the cardholder's card and steal the cardholder's benefits. Scams happen by phone call, text message or website.

No one from the county, state, or federal government will ever ask you for your Personal Identification Number (PIN). The EBT vendor, grocery store, farmers' market or any cashier or manager will never ask you for your PIN. Keep your EBT card number and PIN secret.

**Do not** send photos of your EBT card or other forms of identification to anyone.

Below is information about the EBT system 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.

ATMs that are not surcharge free can charge you up to \$4 or more for each withdrawal. These fees add up quickly.

There is a map of surcharge free ATMs at <https://www.ebt.ca.gov/locator>. There is also a list of surcharge-free banks at [www.ebtproject.ca.gov/Library/Cash\\_Access.pdf](http://www.ebtproject.ca.gov/Library/Cash_Access.pdf).

If you lose your EBT card or someone steals it, call the California EBT Customer Service Helpline 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 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 view your EBT account on the EBT Cardholder Website. Create a user name and password at <https://www.ebt.ca.gov/cardholder/#>.

## 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 app onto your 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.

If you choose to direct deposit your CalWORKs benefits with a "non-traditional bank", it may charge you for overdraft fee that will be automatically repaid from your cash benefits.

**Please remember to keep your ATM card and your EBT card safe and never give your PIN to anyone.**