

How will I know my account balance?

The easiest way to know your account balance is to keep your receipts. If you don't have your receipts, you may check your balance on the Internet at www.ebtEDGE.com or you can call the 24-hour EBT Helpline. You should always check your account balance before you go to get cash or shop.

What happens if the POS machine is not working?

If you want to purchase eligible food items with your SNAP benefits, and the POS machine is not working or there is not one at the store, the cashier will fill out a paper form called a food benefit voucher. The cashier will write in your Mountain State Card number and the amount you are spending. DO NOT give the cashier your PIN. The cashier will call to see if you have enough benefits in your SNAP account to buy the food. If there is enough in your SNAP account, you will be asked to sign the voucher and will be given a copy of it. It is very important to keep this copy so you can subtract what you spent from the balance shown on your last EBT receipt. This will give you the current amount on your account. The store cannot process a manual voucher for WV WORKS benefits.

Can I withdraw coins or cash denominations less than \$5.00 from the ATM?

No. The smallest cash denomination that will be dispensed from a bank machine is usually a \$5 or \$10 dollar bill. The ATM menu will tell you the cash denominations that can be withdrawn, such as \$5, \$10 or \$20.

If I have less than \$10.00 worth of cash on my Mountain State Card, how will I get it out?

You can make a Point-of-Sale purchase or cash-back transaction at participating stores to get these funds.

Are there any transaction fees or surcharges for using my Mountain State Card?

There is never a charge for using your card to buy food. At ATMs and/or POS machines where you see the Quest logo, the first three cash withdrawals each month are free. For each one after that, a \$1.00 fee is taken out of your WV WORKS account. Bank surcharges, if any, for using ATMs will also be taken from your account.

A surcharge is an additional fee charged by the owner of an ATM or POS machine for using that machine to make a cash withdrawal. Surcharges, if any, for getting cash will also be taken from your account automatically.

ATM/POS approved Cash withdrawals

- First 3 per month are free
- Additional withdrawals are \$1.00

ATM surcharges

Look for a sign near the ATM or POS machine that tells you the surcharge amount. If you do not want to pay the surcharge, simply cancel your transaction and go to another ATM or POS location that does not charge a surcharge.

Can I deposit money into my EBT account?

No. You may only withdraw money from your WV WORKS account.

When do I call the EBT Helpline?

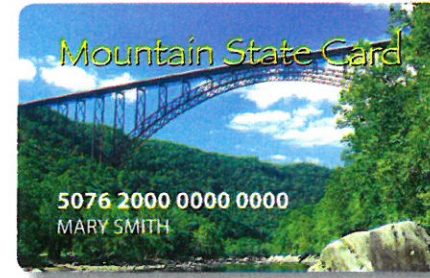
- Call to activate your FIRST card and select your PIN.
- Call to change your PIN if you do not know your current PIN.
- Call to report your card lost, stolen or damaged.
- Call to file a claim if you believe that an error occurred when using your EBT card.
- Call to check your account balance. Balance inquiry calls are limited to five (5) per day. Keep your last receipt and remember you can always check your balance for free on the Internet at www.ebtEDGE.com

What if I plan to move or change my address?

You must contact your DHHR Customer Service Center at 1-877-716-1212 if you move or change your address.

What if I have questions about my Mountain State Card?

Call your local DHHR Office or the DHHR Customer Service Center at 1-877-716-1212 with any questions you may have about your card.



Check your balance, review your transactions and get other account information on the Internet at

www.ebtEDGE.com

EBT Helpline

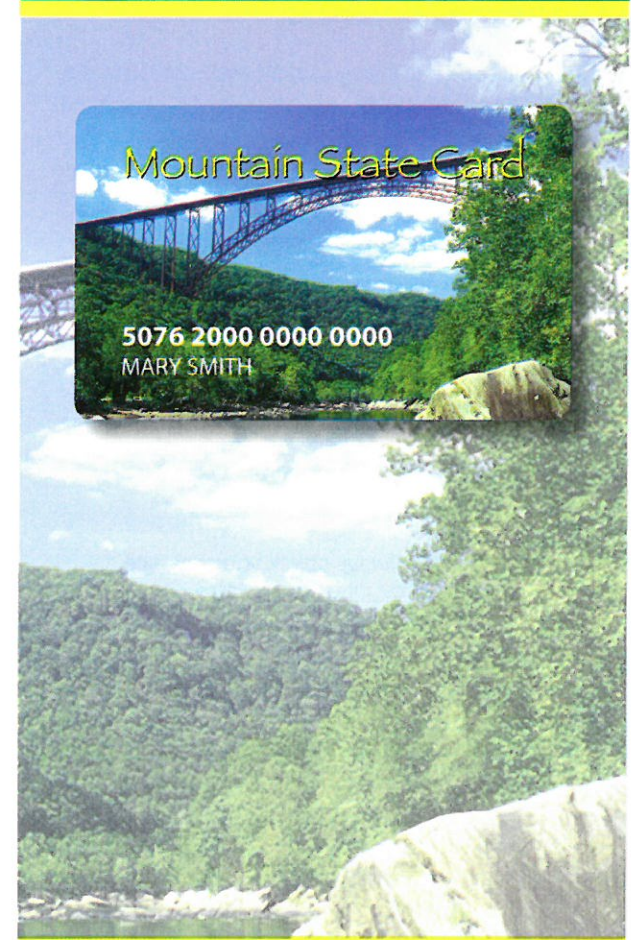
24 hours a day, 7 days a week

1-866-545-6502

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To file a complaint of discrimination, write to USDA, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.

YOUR WEST VIRGINIA MOUNTAIN STATE CARD



Mountain State Cardholder Website
www.ebtEDGE.com

EBT Helpline
1-866-545-6502

Welcome to West Virginia Electronic Benefits Transfer (EBT) Banking Services and the Mountain State Card – the safe, convenient and easy way for you to use your government benefits.

If you qualify for Supplemental Nutrition Assistance Program (SNAP) benefits, you can use your West Virginia Mountain State Card to:

- buy selected food items at any participating store

If you qualify for WV WORKS benefits, you can use your West Virginia Mountain State Card to:

- withdraw your benefits at ATMs throughout West Virginia
- get cash or pay for purchases at participating stores

It's so simple and easy!

HOW TO USE YOUR MOUNTAIN STATE CARD AT THE GROCERY STORE

1. Before you shop, always check your balance.
2. Swipe your Mountain State Card through the Point-of-Sale (POS) terminal, **OR** hand your card to the cashier.
3. Be sure to tell the cashier which account to charge (SNAP or WV WORKS).
4. Enter your Personal Identification Number (PIN) on the keypad. The terminal will show ****.
5. Press the OK or ENTER key.
6. The cashier enters the purchase amount and, if it is correct, press the YES key.
7. The cashier will hand you your receipt; make sure the information on the receipt is correct.
8. Keep this receipt so you will know your new balance the next time you shop.

Retailers will not give you change for SNAP benefit purchases. Only the exact amount of your food purchase is deducted from your SNAP benefit account.

You may use your WV WORKS benefits at stores to purchase both food and non-food items (soap, diapers, etc.). Retailers can provide change/cash-back from your WV WORKS account. Not all store policies are the same and some may choose not to offer cash back.

HOW TO USE YOUR MOUNTAIN STATE CARD AT AN AUTOMATED TELLER MACHINE (ATM)

(For a withdrawal of WV WORKS benefits ONLY; SNAP benefits cannot be accessed through the ATM.)

1. Insert or swipe your Mountain State Card.
2. Enter your Personal Identification Number (PIN) and press the **OK** or **ENTER** key.
3. Select the key marked **WITHDRAW CASH** and then select **CHECKING**.
4. Enter the amount you'd like in whole dollar amounts (for example, \$20, \$40, \$60, etc.).
5. Take your card, your receipt and your cash.
6. Count your cash and compare it to your receipt.
7. Keep your receipt to help you keep track of your balance the next time you need cash.

EBT HELPLINE AND INTERNET ACCESS

EBT Helpline calls are limited to five (5) per day. This limit does not apply to reporting your card lost or stolen or selecting your PIN. You have unlimited Internet access at www.ebtEDGE.com. You can do the following online 24 hours a day, 7 days a week:

1. Log-in with an active card number and PIN
2. Check your account balances
3. View your transaction history
4. Search your transactions
5. Change your PIN (only if you know your current PIN)

EBT QUESTIONS AND ANSWERS

How do I get my benefits with the Mountain State Card?

Each month your benefits will automatically be added to your account. As you use your benefits to get cash or buy goods, your account balance will decrease.

When do I get my benefits?

Benefits are scheduled for deposit once each day between midnight and 8:00 a.m. If an expected benefit does not show in your account, contact your worker or the DHHR Customer Service Center at 1-877-716-1212.


WV WORKS: WV WORKS benefits are available on your Mountain State Card on the FIRST calendar day of every month.

SNAP: This chart shows the SNAP Benefit Issuance Schedule. Find the first letter of your last name and then look across to find the day of the month that your SNAP benefits will be available on your Mountain State Card.

First letter of last name	Calendar day of month
B, X, Y, Z	1
C, F	2
H, N, V	3
I, M, O, U	4
Q, S	5
A, W	6
J, K, P	7
D, E, R	8
G, L, T	9

Benefits you have left over at the end of the month will be carried over to the next month. If you do not use your benefits for 365 days, your benefits will be removed from your account.

Where can I use my Mountain State Card?

You can use your Mountain State Card at participating stores and ATMs (cash machines for WV WORKS benefits only) where you see the Quest logo: 

How do I use my Mountain State Card?

After you swipe or insert your card into the Point-of-Sale (POS) terminal at a store or an ATM, you enter your Personal Identification Number (PIN) and follow the instructions.

What should I do if I lose my card?

If your Mountain State Card is lost or stolen and you need a replacement card, call the toll-free EBT Helpline at 1-866-545-6502. All replacement cards will be mailed on the next business day and received within three to five business days from the date you call.

What if my card won't work?

Call the EBT Helpline and they will assist you. This number is found on the back of your card. The EBT Helpline is available 24 hours a day, 7 days a week.

How do I take care of my card?

1. **NEVER** tell your PIN to anyone.
2. Do **NOT** write your PIN on your card.
3. Sign the back of your card.
4. Keep your card safe and clean.
5. Do not bend your card.

6. Keep your card away from magnets and electronic equipment, such as cellphones, TVs, radios, microwaves, etc.
7. Do not place it in direct sunlight (i.e., on your car's dashboard).

What is a Personal Identification Number (PIN)?

A PIN is a four-digit secret code that allows only you to use your Mountain State Card. Never tell your PIN to anyone! If someone knows your PIN, they can use your card to get your benefits – and those benefits will not be replaced. You also should not write your number on your Mountain State Card and do not keep it written down in your wallet or purse.

What if I forget my PIN?

If you forget your PIN, call the EBT Helpline to choose a new PIN. You should choose four numbers that are easy for you to remember, but hard for someone else to figure out (for example, your child's or parent's birthday).

What if I enter the wrong PIN?

If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If the correct PIN is not entered by the fourth try, you won't be able to use it until 12:00 a.m. the next day because a hold is placed on your card. In some cases, your card may be taken by the ATM. If the ATM keeps your card, contact the EBT Helpline for a replacement card.

What should I do if someone finds out my PIN?

Immediately call the toll-free EBT Helpline at 1-866-545-6502 to select a new PIN or to cancel your card and order a replacement card. You can also change your PIN on the Internet at www.ebtEDGE.com.

Can I go to a bank teller and withdraw money or inquire about my EBT account?

No, you may only withdraw money from an ATM or through a cash-back/cash-only withdrawal at a participating store (if you qualify for WV WORKS benefits).