



Benefit Security® Card Program

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June 25, 2002

Dear Benefit Security® Card Customer:

This is a very important letter to inform you, as a North Carolina Federal payment recipient, of a change that will affect the way you receive your payment(s) from Federal agencies, such as the Social Security Administration (SSA), Department of Veterans Affairs (VA), Railroad Retirement Board (RRB) and Office of Personnel Management (OPM).

### **What Change Will Be Made?**

The agreement between the Department of the Treasury and Citibank to deliver Federal payments using the Benefit Security Card is ending. Beginning October 1, 2002, you will no longer be able to use your Benefit Security Card to access your Federal payment(s). Food Stamp benefit payments will not be affected by this change. If you currently use your Benefit Security Card to access Food Stamp benefits, you will still be able to use your card to access those benefits.

### **What Should I Do and When?**

You must make new arrangements for receipt of your Federal payment(s), and your Federal paying agency must be aware of those new arrangements, by September 10, 2002. This way you can ensure any new account you choose to open is activated in time for receipt of your October 2002 Federal payment(s). You must also withdraw, or spend down, any Federal cash in your Benefit Security Card account before October 1, 2002.

As a result of this transition, you may experience difficulties using your Benefit Security Card to access your Federal cash during the month of September 2002. If you do encounter problems using your card during this period, please contact Citibank at 1-888-622-7328.

### **What Are My Electronic Payment Options?**

You have several options for receiving your Federal payment(s). Since you have been enjoying the safety and convenience of receiving your Federal payment(s) electronically, we encourage you to select another electronic payment option. When selecting a new payment option, be sure you understand how your new account will work, and what fees you may have to pay. The choice as to how to receive your payment(s) is yours. The Department of the Treasury does not recommend any one option, or financial institution, over another. Here are your choices available for receiving your Federal payment(s) electronically:

- **Open an Electronic Transfer Account (ETA)K.** An ETA is a low-cost account offered by participating banks, credit unions, and savings and loans nation-wide. As a Federal payment recipient, you automatically qualify for an ETA, even if you have been unable to open a bank account in the past. Some of the features of the ETA include: at least four (4) free cash withdrawals each month; a free monthly statement; and no minimum balance requirement—all for a monthly account maintenance fee of \$3 or less. To obtain additional information about the ETA, or to locate an ETA provider near you, call 1-888-382-3311, toll-free, or visit the ETA Locator Web Site at [www.eta-find.gov](http://www.eta-find.gov).



- **Stay with Citibank and Open a Direct Benefit MasterCard Account.** Some of the features of the account include: one (1) free ATM transaction each month; free Point-of-Sale (POS) transactions at all MasterCard® retail locations; one (1) free replacement card each year; and a free monthly statement. There is no cost to open an account and the monthly fee will remain the same \$1.92 through February 2003. Effective March 1, 2003, the monthly fee will change to \$4.50. To find out more information about the Citibank Direct Benefit MasterCard account, or to open this account, contact Citibank toll-free at 1-877-531-5317.
- **Arrange for Direct Deposit into a Checking or Savings Account.** If you already have an account at a bank, credit union, or savings and loan, or if you open an account, you may have your funds automatically deposited into your account each month. Direct Deposit is a simple, safe, and secure way to receive your payment(s). Contact your financial institution or Federal benefit agency to sign up.

### **What Happens If I Don't Make New Arrangements For My Federal Payment(s)?**

If you have not made new arrangements in time for receipt of your October 2002 Federal payment(s), your October 2002 payment(s), and any Federal payment(s) sent to your Benefit Security Card account after that date, will be returned to your Federal paying agency.

### **Who Do I Contact If I Have Questions About This Letter?**

If you have any questions about this letter, please call the Department of the Treasury, toll-free, at 1-866-217-4139, Monday through Friday, between the hours of 8:00 a.m. and 9:00 p.m., Eastern Time.

### **Do We Have Your Correct Address?**

It is important that we have your correct address on file. Please look at the address used on this envelope and, if your address is not correct, contact the Federal agency that sends your payment(s) and provide your correct address.

Sincerely,

Mark MacKenzie	Betsy H. Lane
President	Assistant Commissioner
Citicorp Electronic Financial	Federal Finance
Services, Inc. (EFS)	Department of the Treasury



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## NORTH CAROLINA DIRECT FEDERAL BENEFIT SECURITY CARD TRANSITION FACT SHEET

The agreement between the Department of the Treasury and Citibank to deliver Direct Federal payment(s), such as Social Security, Supplemental Security Income (SSI), Veterans' compensation or pension, Civil Service annuity, and Railroad Retirement Board benefits, using the Benefit Security® Card, is ending. **Soon Federal recipients will no longer be able to use their Benefit Security Card to access their Direct Federal payment(s). Food Stamp benefit payments will *not* be affected by this change.** Recipients who receive Food Stamp benefits on their Benefit Security Card will continue to be able to access those benefits using their current card.

The Direct Federal Benefit Security Card program will be discontinued, state-by-state, in the 8 states where the program was previously available, over the next several months. **A joint letter signed by the Department of the Treasury, Financial Management Service (FMS), and Citibank, will be mailed on June 25, 2002, to all Federal recipients that received their Benefit Security Card as a North Carolina resident.** The letter explains the program change, the electronic payment options available, the deadline for making other arrangements, and what happens if recipients do *not* make other payment arrangements.

The letter also indicates that **recipients *must* make *new* arrangements for receipt of their Federal payment(s), and their Federal paying agency must be aware of those new arrangements, by September 10, 2002**, in order to *ensure* whatever new account they choose to open is *activated* in time for receipt of their October 2002 Federal payment(s). **North Carolina recipients also must withdraw, or spend down, any Federal cash in their Benefit Security Card accounts before October 1, 2002.**

**Recipients have several choices for receiving their Federal payment(s).** While recipients always have the option of receiving their Federal payment(s) by check, the letter encourages them to select another *electronic* payment option, since they have already been enjoying the safety and convenience of receiving their payment(s) electronically. **Here are the *electronic* choices outlined in the letter:**

- **Open an Electronic Transfer Account (ETA)**, which is a low cost account offered by participating financial institutions nation-wide.
- **Stay with Citibank and open a Direct Benefit MasterCard Account**
- **Direct Deposit into a Checking or Savings Account**

**Beginning August 28, 2002, North Carolina Benefit Security Cardholders who have not yet made other arrangements for receipt of their Direct Federal payment(s) will be unable to access their September 2002 Federal payment(s) using their Benefit Security Card until they contact Citibank at the number on the back of their card.** When recipients call Citibank, they will *immediately* be able to access their September payment(s) using their Benefit

Security Card, and Citibank will *remind* them they **must** make new payment arrangements in time for receipt of their October 2002 Federal payment(s).

**If any North Carolina recipients have not made new arrangements in time for receipt of their October 2002 Federal payment(s), Citibank will return their October Federal payment(s), and any payment(s) sent to their Benefit Security Card account after that time, to the Federal paying agency.**

**A complete Contact Listing is included below in the event a recipient contacts a Federal or State agency office regarding the ending of the Federal Benefit Security Card program.**

<b>Contact</b>	<b>Toll-Free Customer Service Number</b>
• <b>Benefit Security Card Customer Service (for North Carolina)</b>	(888) 622-7328
• <b>Citibank Direct Benefit MasterCard Account Enrollment</b>	(877) 531-5317
• <b>ETA Provider Locator/Information Line</b>	(888) 382-3311 or visit the ETA Locator Web Site at <a href="http://www.eta-find.gov">www.eta-find.gov</a>
• <b>Direct Deposit into an Existing Checking or Savings Account</b>	Local Federal Paying Agency
• <b>Department of the Treasury (for answers to any questions about the June 25, 2002 transition letter)</b>	(866) 217-4139 (8:00 a.m. - 9:00 p.m. Eastern Time)