

HOW TO USE YOUR **Oregon Trail** CARD



QUESTIONS?

Call customer service
24 hours a day
seven days a week
1-888-997-4447 (*toll free*)

TTY (*hearing impaired*)
1-800-735-2900



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WHAT IS YOUR OREGON TRAIL CARD?

The Oregon Trail Card is a **SAFE, EASY and CONVENIENT** way for you to get your benefits each month.



Your number



Your signature

- Your benefits will be put in an Oregon Trail account set up for you.
- To get your benefits, you must use the Oregon Trail Card at a grocery store or Automated Teller Machine (ATM).

REMEMBER:

**Your Oregon Trail Card
+ Your PIN number
= The way you get your benefits**

BE CAREFUL WITH YOUR CARD

YOUR CARD IS LIKE CASH.

KEEP IT IN A SAFE PLACE.

- DO NOT throw away your card.
Use the same card every month.
- Put your card away as soon as you finish using it. DO NOT leave your card laying around, even at home.
- DO NOT let others use your card. If they spend your benefits, you can't get them replaced.

DO NOT DAMAGE YOUR CARD BY:

- Bending or folding it, or scratching or writing on the black stripe on the back.
- Washing your card or getting it wet.
- Leaving it near magnets, TVs, stereos, VCRs or microwaves.
- Leaving it in the sun or other hot places, like the dashboard of a car.
- Call 1-888-997-4447 right away if your card is **lost, stolen or damaged.**

WHAT IS YOUR “PIN”?

When you get your card, you will choose your PIN. Use four numbers that you can remember **but that other people cannot easily guess.**

If you forget your PIN or need a new PIN, contact customer service at 1-888-997-4447.

You have four tries each day to enter your correct PIN. After four tries, you cannot use your card until the next day.

PROTECT YOUR PIN

- **Keep your PIN secret.** Memorize it!
- DO NOT write your PIN on your card.
- DO NOT let anyone (not even the store clerk) see your PIN when you enter it into the point of sale (POS) machine.
- **Don't let anyone use your card and PIN.**

WHEN TO CALL CUSTOMER SERVICE

1-888-997-4447
TOLL FREE

**CALL 24 HOURS A DAY,
SEVEN DAYS A WEEK IF:**



- Your card is lost or stolen.*
- Your card is used by someone else.*
- Your card does not work.*
- You forgot your PIN or want a new PIN.*
- You need to know your SNAP or cash balance and you cannot find your last receipt. (see page 13).
- You want to find out about fees.
- You want to find a place nearby to use your card.
- You have questions about using your card.

*Customer Service will cancel the card for you, but you must call the EBT replacement line 1-855-328-6715 if you need a new card.

MAKING A FOOD PURCHASE AT A STORE

Know your balance before you go shopping.

(See page 12 for information on how to find your balance.)

The amount of your food purchases is taken out of your SNAP account. Non-food items come from your cash account, or you can pay cash for them.

BALANCES

- Know your account balance before you go shopping.
- You can call the number on the back of your card to get the balance.
- Save your store and ATM receipts, so you know your account balance.



POS MACHINES

- Use a POS machine to buy food with your SNAP benefits or to use cash benefits.



- Please note that you cannot get cash back on SNAP purchases.

GETTING CASH AT THE STORE

Many stores let you get money from your cash account when you make a purchase. You won't be charged a fee for this.



If you aren't making a purchase, you may still be able to get cash from your cash account. Ask the clerk.

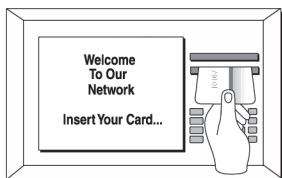
To get cash at a store:

1. Give your card to the clerk or slide your own card. Tell the clerk the amount of cash you want to receive.
2. Check the amount that shows in the POS window.
3. If the amount is correct, enter your PIN. Press ENTER.
4. Take your card, cash and receipt.

AUTOMATED TELLER MACHINES (ATMs) AT THE STORE

- You can use an ATM to get your cash benefits.

Your cash account may be charged a service fee by the ATM for a cash withdrawal. The

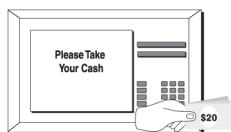


ATM will tell you if a fee will be charged before you complete the withdrawal. You can also buy a money order from your cash account.



USING YOUR OREGON TRAIL CARD AT AN ATM

At an ATM, you can take cash out of your cash benefits account.



- **Some ATMs charge you a service fee.** This is more likely to happen at a bank's ATM.

You can find out if you will be charged a fee by starting to take out money. The ATM will tell you how much it will charge. You can then cancel the withdrawal and try another ATM.

The steps you follow may be different for each type of ATM you use.

- You can take out all your cash benefits from an ATM in one day, but you may have to take cash out more than once if the machine limits how much you can get each time. You may be charged a fee **EACH TIME** you take money out.
- For small amounts of cash, you can go to a store that lets you take out cash benefits or gives cash back with a purchase.

CASH RESTRICTIONS

Cash benefits may not be withdrawn or spent in any electronic benefit transfer transaction in:

- Any liquor store. This includes retail businesses that only or mostly sell beer or wine.
- Any casino, gambling casino, or gaming establishment.
- Any business that provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state. This includes adult video stores that only or mostly sell or feature adult-oriented videos or movies.
- Any marijuana dispensary.

These restrictions apply:

- In Oregon.
- Outside of Oregon.
- On tribal lands.

These restrictions also apply to cash benefits in a private bank account.

HOW TO FIND OUT YOUR BALANCE

There are two ways to find out how much money is in your SNAP or cash account.

1 YOU CAN LOOK AT YOUR LAST STORE OR ATM RECEIPT

YOUR STORE NAME
3609 ANY STREET ADDRESS
CITY, STATE 53212

TERM ID 258407
MERCH TERM ID 258407ABC
SEQ# 289
CLERK 107
06/02/99 10:25
CASE # C1234567890

	TRAN AMT	END BAL
CASH	\$0.00	\$125.00
FS	\$45.20	\$229.80

FS PURCH \$45.20 APPROVED

*** DO NOT DISPENSE CASH ***

Current Cash Benefit Balance

Current SNAP Benefit Balance

2 YOU CAN CALL CUSTOMER SERVICE

If you cannot find your last receipt, you can call 24 hours a day, seven days a week for your balance.

If you do not have a touch-tone phone, stay on the line and an operator will help you. For TTY services, call 1-800-735-2900.



1. Dial **1-888-997-4447**
2. Listen to the message about more options. On the phone keypad, enter the option # that allows you to hear your balance.



3. Listen to the message, then enter all 16 numbers from your card.
4. Listen for your balance amount.
5. After you have heard your balance, follow the message instructions to end your call.

WHEN CAN YOU GET YOUR BENEFITS?

Cash Benefits

Your cash benefits are available after 8:00 a.m. on the 1st of every month.

SNAP Benefits

If your Social Security Number ends in:	Your SNAP benefits are available after 8:00 a.m. on the:
0 or 1	1st of every month
2	2nd of every month
3	3rd of every month
4	4th of every month
5	5th of every month
6	6th of every month
7	7th of every month
8	8th of every month
9	9th of every month

- Benefits are available on weekends and holidays.
- Your unused benefits are carried over to the next month.
- You need to use your benefits within 12 months. If you don't, the unused amount will be taken out of your account.

IF YOU NEED TO HAVE SOMEONE HELP YOU USE YOUR BENEFITS

Some people are unable to get to stores or ATM machines to use their benefits. They may choose a person, called an “alternate payee,” to help them.

The alternate payee will have their own Oregon Trail Card and PIN. This card lets the payee access the client’s food benefits and take out cash benefits on the clients behalf.

If you need an alternate payee, **choose a person you trust.** Remember, your alternate payee can access your benefits.

If you have problems with your alternate payee or if you need more information about alternate payees, call your local office.

You can call 1-888-997-4447 at any time to cancel your alternate payee’s card.

For more information about alternate payees, call your local office.

BEFORE YOU MOVE

DO NOT RISK LOSING YOUR BENEFITS!

- Call your local office immediately with your new address.

IT'S THE LAW

Misuse of your Oregon Trail card is against the law. It may result in criminal charges against you and an end to your benefits.



It is a crime to sell your card and PIN to others.

Also, if you lose your card again and again, the state may decide to make a special investigation of your case.

SAFETY TIPS

SAFETY TIPS AT THE STORE

- Check the amount that shows in the POS window before you key in your PIN.
- DO NOT let anyone see your PIN as you enter it.
- DO NOT let the clerk or store manager leave the area with your card.

SAFETY TIPS AT THE ATM

- Have your card ready.
- Always use ATMs in well-lit areas.
- Do not use an ATM outside at night when you are alone.

If you sense danger, cancel your transaction. Take your card and leave the area right away.

- Do not let anyone see your PIN as you enter it.
- Put your cash, card and receipt away quickly.

You can get this document in other languages, large print, braille or a format you prefer. Contact the SNAP program at 503-378-3486, 503-378-3523 for TTY or email SNAP.policy@state.or.us. We accept all relay calls or you can dial 711.