

# Frequently-asked questions

## What if my card is lost, stolen, damaged or just won't work?

Call 1-800-914-8605 toll free for assistance — 24 hours a day, 7 days a week.

## What if I enter the wrong PIN?

You get three chances to enter the right number. If the right PIN is not entered by the third try, a hold will be placed on your card and you won't be able to try again until after midnight. If the ATM keeps your card, call 1-800-914-8605 to request a replacement.

## What if the POS terminal is not working or the store doesn't have one?

1. You can still buy eligible food items using your 3SquaresVT benefits.
2. The cashier will call to make sure you have enough benefits in your account.
3. If the purchase is approved, the cashier will fill out a paper form with your card number and the amount of the eligible food items. *Don't give the cashier your PIN.*
4. Sign the form and keep a copy for your records.

### \*\*IMPORTANT\*\*

- Be sure to sign the back of your card.
- Don't throw the card away! You'll keep using it for as long as you get benefits.
- Keep your card clean and safe. If it gets dirty or is damaged, it may not work.

## How will I know my account balance?

The easiest way is to keep your receipts. You can also call 1-800-914-8605 or go to [www.ebtedge.com](http://www.ebtedge.com) to check your balance.

## What if my address changes?

Call 1-800-479-6151 to report this change to the Economic Services Division.

## Are there any fees for using my card?

Yes. There may be fees on certain transactions (*see below*). These will be taken directly from your cash account.

No Transaction Fee
<ul style="list-style-type: none"><li>• Buy food at participating stores</li><li>• Get cash at participating stores</li><li>• First four ATM transactions each month</li></ul>
45-Cent Transaction Fee
<ul style="list-style-type: none"><li>• 45 cents for each cash withdrawal at an ATM, after four free ones each month</li></ul>
Surcharge Per Transaction
<ul style="list-style-type: none"><li>• Some ATMs and POS machines charge an additional fee (called a <i>surcharge</i>) every time you get cash</li><li>• Look for a sign near the ATM or POS that tells you the amount of any surcharge</li><li>• Learn the places that allow you to withdraw cash with no surcharge fee</li></ul>

## How do I dispute a transaction?

You have 90 calendar days to report an inaccurate transaction charged to your EBT account. Here's how:

1. Call 1-800-914-8605.
2. Your claim will be processed right away.
3. If your claim is approved, your benefits will be added back on your card. *Check your balance after 10 business days.*
4. If your claim is denied, you'll get a letter in the mail that explains the reason for the denial and how to request a fair hearing to appeal the decision.

*If we have to adjust the amount on your card because of an error we made, we'll notify you about the change and your right to request a fair hearing to appeal it.*

### EBT Customer Service 1-800-914-8605

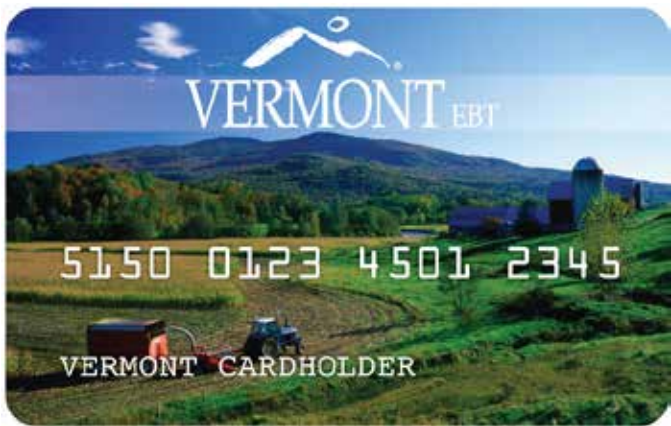
Please let us know if you:

- Need special accommodations because of a disability.
- Have limited English and need help understanding this information.

[www.ebtedge.com](http://www.ebtedge.com)

This institution is an equal opportunity provider.

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# The Vermont EBT Card

A safe, easy  
and convenient  
way to use  
your benefits

 **VERMONT**  
DEPARTMENT FOR CHILDREN & FAMILIES  
ECONOMIC SERVICES DIVISION

# Welcome to Vermont EBT!

Your EBT card is how you'll receive many of your benefits from the Economic Services Division of the Department for Children and Families (DCF).

- If you get 3SquaresVT benefits:**
- You can use your card to buy eligible food items at participating stores and farmers' markets. See what you can buy at [www.fns.usda.gov/snap/eligible-food-items](http://www.fns.usda.gov/snap/eligible-food-items).
  - The exact amount of your food purchase will be deducted from your account. *You cannot get change or request cash back.*
  - There is no minimum dollar amount you have to spend to use your card.
  - There is no maximum number of times you can use your card each month.

- If you get cash benefits:**
- You can use your card to:
- Get cash or pay for purchases at participating stores and farmers' markets.
  - Withdraw cash at participating Automated Teller Machines (ATMs).

### Use them or lose them!

- 3SquaresVT benefits that have not been accessed for 365 days will be permanently removed from your account.
- Cash benefits that have not been accessed for 90 days will be permanently removed from your account.

- ## How it works
1. We send you an EBT card.
  2. You select a 4-digit Personal Identification Number (PIN) you'll need every time you use your card.
  3. Your benefits are added to your card on the same date each month depending on the program — even if it falls on a weekend or holiday.
  4. You use your card at participating stores, ATMs, farmers' markets and anywhere you see the QUEST® logo.
  5. When you use your card to buy goods or get cash, your account balance decreases accordingly.



### Your 4-Digit PIN

If this is your first card, please call 1-800-914-8605 toll free and use the automated system to select one.

If this is a replacement card, your current PIN will still work. If you don't remember or want to change it, call 1-800-914-8605 to select a new one.

**Don't write your PIN on your card. Keep it secret. If someone knows your PIN and uses your card to get benefits, those benefits will not be replaced.**

- ## How to use your card
- ### At Participating Stores
1. Know your balance before you go.
  2. Swipe your card through the Point-of-Sale (POS) terminal or hand it to the cashier.
  3. Select the account you want charged: **FOOD** or **CASH**.
  4. Enter your 4-digit **PIN**, then **OK** or **ENTER**.
  5. After the cashier enters the purchase amount, press **YES** if it's correct.
  6. When the cashier gives you your receipt<sup>1</sup>, make sure it's right.
  7. Keep the receipt<sup>1</sup>. It tells you how much is left in your account. *You can also call 1-800-914-8605 to get your account balance.*

- ### At Participating ATM Machines
1. Know your balance before you go.
  2. Insert or swipe your card. Follow the instructions on the screen.
  3. Enter your 4-digit **PIN**, then **OK** or **ENTER**.
  4. Select **WITHDRAW CASH** and then **CHECKING**.
  5. Enter the amount you'd like in whole dollar amounts (e.g., \$20, \$40, \$60).
  6. Follow the instructions on the screen.
  7. Keep the receipt<sup>1</sup>. It tells you how much is left in your account. *You can also call 1-800-914-8605 to get your account balance.*

1. Your receipt should include the date, merchant's name and location, and transaction type and amount.

- ### At Participating Farmers' Markets
1. Visit the EBT/Debit stand at the market.
  2. Tell the person you want to use your EBT card and how much you want to spend.
  3. Swipe your card in the machine.
  4. Enter your **PIN**, then **FOOD** or **CASH**.
  5. The person will give you wooden tokens you can use to buy products at the market: \$1 tokens for **FOOD** and \$5 tokens for **CASH**. *The \$1 tokens may only be used to buy food eligible under 3SquaresVT rules.*
  6. Keep the receipt<sup>1</sup>. It tells you how much is left in your account. *You can also call 1-800-914-8605 to get your account balance.*

1. Your receipt should include the date, merchant's name and location, and transaction type and amount.

## Where to use your card

Get lists of the participating stores, ATMs and farmers' markets on our website at <http://dcf.vermont.gov/benefits/EBT>.

### Restriction Notice

You cannot use an ATM or make purchases using your cash benefits at any:

- Casino or gaming establishment
- Liquor store
- Strip club

Any benefits used at restricted locations will have to be repaid.