

How do I protect my EBT card and PIN?

- ◆ Never tell anyone your PIN.
- ◆ Do not write your PIN on your card or card holder. Also, do not carry the number with you in your purse or wallet, where someone could find it.
- ◆ If you cannot find your card or if you think that someone else knows your PIN, call **Customer Service** immediately at **1-800-997-3333**.
- ◆ If you need to get a new card or a new PIN, you must go to your local welfare office.
- ◆ Keep your card away from electronic equipment (like TVs and microwaves) and magnets and out of the sun.



Remember, if someone else uses your card and PIN and they use your benefits, your benefits will not be replaced.

Where do I go to get a replacement card or PIN?

Go to your local welfare office if you need a replacement card and/or PIN.

If you forget your PIN but haven't lost your card, you can go to your local welfare office and select a new PIN without calling Customer Service.

Call **Customer Service** at **1-800-997-3333** to report a lost or stolen card or PIN before you go to the local welfare office. Customer Service will "freeze" your card so that no one can use your benefits.

You may receive up to three replacement cards at no charge. After you have received three cards, you may be charged a replacement fee of \$2.00 for each card.

When do I receive my benefits?

- ◆ You will receive your benefits on the same day every month.
- ◆ If your case closes and you still have benefits on your Families First card, you can still use those benefits until they are gone.
- ◆ If you do not use any of your cash benefits for three months, your case will be closed and you will not be able to use the remaining cash benefits.
- ◆ If you do not use any food benefits on your card for six months, your case will be suspended and you will not be able to use the remaining benefits. You will have to contact your local NJ SNAP office to see if you are eligible for the remaining food benefits.

When you receive your account balance(s) and the amount is different than you expect, call **Customer Service** at **1-800-997-3333** to speak with a representative.

If you do not understand this information, please talk to your caseworker.

Legal Notice

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

If a violation is determined, you will be sanctioned and:

- ◆ you will have to pay back any benefits that were obtained illegally.
- ◆ you will be disqualified from the program.
- ◆ you will be referred for criminal prosecution.

USDA is an equal opportunity provider and employer.



**New Jersey Department of Human Services
Division of Family Development**

Chris Christie, *Governor*
Kim Guadagno, *Lt. Governor*

Families First Electronic Benefits Transfer



Tips on using your Families First EBT card

- **At the Grocery Store**
- **At an Automated Teller Machine (ATM)**
- **Calling for Assistance**
- **Caring for Your Card**

1-800-997-3333
Customer Service

Welcome to the New Jersey EBT Program!

You're on your way to enjoying a safe and easy way to get your NJ SNAP, formerly Food Stamps, and cash benefits.



What is EBT?

EBT stands for **Electronic Benefits Transfer**. It lets you use the Families First card, which is similar to a bank card, with a secret Personal Identification Number (PIN) to use the benefits that are deposited into an account - just for you. Once your benefits are deposited into your account, you can begin using your card.

Do Not Throw Your Card Away!
You will not receive a new card each month.



How do I use my Families First card at the store?

- ◆ You can use your card at the grocery store to spend your NJ SNAP benefits.
- ◆ You can also use your card at the grocery store to spend your cash benefits for items that cannot be paid for with NJ SNAP.
- ◆ At some stores, you can use your card to withdraw your cash benefits.
- ◆ Before you begin shopping, make sure the store accepts the card; look for the **Quest**® logo in the windows or on the doors at the store. If you don't see the **Quest**® logo, go to the courtesy counter and ask if the store accepts the Families First card.



At the checkout lane, tell the cashier that you are using your card.

How do I use my card at a store?

- ◆ Tell the clerk that you want to use your card.
- ◆ Slide your card through the machine.
- ◆ Choose FOOD or CASH.
- ◆ Enter your PIN on the keypad.

REMEMBER: Save your receipt so that you know your balance the next time you go shopping.

What happens if a store's EBT machine isn't working?

Even if a store's EBT machines aren't working, you may still be able to use your card. The store cashier can use a paper voucher and call to get telephone approval for your purchase.

How do I use my card at an Automated Teller Machine (ATM)?

If you have a cash benefit account, you may get cash and check your balance at an ATM. Look for the **Quest**® logo. If you see the **Quest**® logo, you can use your card at that machine. Here's how:

Follow the ATM instructions for scanning or entering your card.

- ◆ Enter your PIN.
- ◆ Choose the Cash Withdrawal or Balance Inquiry option. (You cannot check your NJ SNAP balance at an ATM.)
- ◆ Select the CHECKING option.
- ◆ If your transaction is approved, the ATM will give you your cash and print a receipt when the transaction is finished.
- ◆ Keep your receipt and don't forget to take your card and your cash.

You will have three free cash withdrawals every month. Each extra withdrawals will cost you 40¢. This fee will be taken out of your cash account. There is no charge for balance inquiries at an ATM.

How do I find out how much money is in my NJ SNAP and cash accounts?

1. Call **Customer Service** at **1-800-997-3333**, where you can use the automated phone system to get your balance.
2. Go to an ATM and request a balance check (not all ATMs provide account balances) or check your last receipt. You cannot get your NJ SNAP balance at an ATM, only your cash balance.