

## Child Support Debit Card (NCKIDSCARD) Frequently Asked Questions

1. What is the SMiONE NCKIDSCARD?

The SMiONE NCKIDSCARD is a Visa-branded North Carolina Child Support debit card issued by Bancorp Bank (“the Bank”). When child support is paid, it is deposited into your debit card account unless you have authorized direct deposit to your personal bank account.

2. How can I use the SMiONE NCKIDSCARD Visa-branded debit card?

- ◆ To make purchases everywhere VISA debit cards are accepted, including places like grocery stores, gas stations, pharmacies, and restaurants. Many merchants offer a cash back option when you make a purchase.
- ◆ To pay bills
- ◆ To pay for phone, mail, or online orders
- ◆ To get cash from ATMs in North Carolina and throughout the world

The amounts of purchases or cash withdrawals are automatically deducted from any available funds on the card.

3. When will I receive my SMiONE NCKIDSCARD?

The SMiONE NCKIDSCARD will be implemented using a phased-in approach beginning in April 2011.

4. How do I determine if money is available on my SMiONE NCKIDSCARD?

**Money should be available for your use by the 2nd business day after the payment is received by Child Support.**

To find out your card account balance:

- ◆ Call the Bank’s customer service center at 1-877-776-9759 (1-347-809-6753 outside the US); **fees may apply.**
- ◆ Access your account online at [www.smionecard.com](http://www.smionecard.com).
- ◆ Check your balance using an ATM machine (ATM fees may apply).
- ◆ Sign up at [www.smionecard.com](http://www.smionecard.com) for e-mail or text message alerts to be sent to you when a deposit is made to your card account.

NOTE: If you have an NCKIDSCARD issued by Chase Bank, the balance will **NOT** be transferred to the new SMiONE NCKIDSCARD.

5. What fees will I have to pay when I use the SMiONE debit card account?

The SMiONE NCKIDSCARD debit card is offered by the Child Support Program. While we have worked to keep costs associated with this service as low as possible, certain ATM fees may apply (refer to the Bank’s NCKIDSCARD fee schedule you received with your enrollment packet).

You may use your card free of charge to make purchases everywhere the Visa card is accepted. Most retailers offer cash back at no additional costs.

6. How do I view my monthly SMiONE NCKIDSCARD statement?

Monthly statements can be viewed at [www.smionecard.com](http://www.smionecard.com), or you may sign up at [www.smionecard.com](http://www.smionecard.com) to have a monthly paper statement mailed to you.

7. Why do I have two NCKIDSCARDS?

Starting April 2011, the NCKIDSCARD debit card will be issued by SMiONE Bancorp Bank. You may have an NCKIDSCARD issued by Chase Bank, **and** you may receive an SMiONE NCKIDSCARD. Continue to use your Chase debit card until you have used all of the remaining funds left on that card. Funds on your Chase card will not be transferred to your SMiONE card.

Remember to activate your new SMiONE NCKIDSCARD before attempting to use it. To activate your card, call 1-877-776-9759 (1-347-809-6753 outside the US; fees may apply).

8. What if my NCKIDSCARD card is lost or stolen or damaged?

**SMiONE NCKIDSCARD:** If your SMiONE card is lost, stolen, or damaged, you can get a replacement. However, you can only get 1 **free** replacement per calendar year. Contact the Bank at 1-877-776-9759 (1-347-809-6753 outside the US); fees may apply.

**Chase NCKIDSCARD:** If your Chase card is lost, stolen, or damaged, you can get a replacement as long as there are funds in your Chase NCKIDSCARD account. To request a replacement card, contact Chase Bank at 1-866-834-1120.

9. Can I still use my Chase NCKIDSCARD after I receive my new SMiONE NCKIDSCARD?  
Yes. You should continue to use your Chase debit card until there are no remaining funds (zero balance) on the card. Once the Chase NCKIDSCARD balance is zero and you have your SMiONE NCKIDSCARD, destroy the Chase-issued NCKIDSCARD.

10. What happens if my Chase NCKIDSCARD expires but there is still money left on the card?

Chase Bank will issue you a new Chase debit card. You should use that card until there are no remaining funds (zero balance) on the card.

11. Can I transfer money from my Chase debit card to my SMiONE debit card?

No. You will not be able to transfer money from your Chase card to your SMiONE card.

12. Who do I contact with any questions about my NCKIDSCARD account?

**SMiONE NCKIDSCARD:** You may contact the Bank at 1-877-776-9759 (1-347-809-6753 outside the US) with any questions regarding your SMiONE NCKIDSCARD account (balance, fees, replacement cards, etc.); fees may apply.

**Chase NCKIDSCARD:** You may contact Chase Bank at 1-866-834-1120 with any questions regarding your Chase NCKIDSCARD account (balance, fees, replacement cards, etc.).

13. Can I switch from debit cards to direct deposit?

Yes. You may request direct deposit at any time by completing an "Authorization for Automatic Deposit of Child Support" form. You may obtain an "Authorization for Automatic Deposit of Child Support" form from your local Child Support office or access the form at [www.ncchildsupport.com/parents.jsp](http://www.ncchildsupport.com/parents.jsp).