



The Durbin Amendment (Section 1075) of the *Dodd-Frank Wall-Street Reform and Consumer Protection Act* and Its Effects on the SHDR Benefits Access Card

The purpose of this communication is to inform you of a new regulation effective April 1, 2013. The regulation provides users of the SHDR Benefits Access Card *the option to pay using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.*

How do I create a PIN for my SHDR Benefits Access Card?

Please call 1-866-898-9795.

The automated system will walk you through the prompt to create your own self-selected PIN for your SHDR Benefits Access Card.

Am I required to use a PIN to access funds in my account?

No, you can continue to use your SHDR Benefits Access Card as you always have – no change required, by simply swiping the card and providing a signature.

I have more than one card; does each card have its own PIN?

No, the PIN is the same for all cards issued to you. If you choose this option, make sure other family members are aware of the PIN. Alternatively, other family members can continue to pay using the signature process.

If I don't know my PIN or have not yet selected one can I still use my card?

Yes, simply let the merchant know that you wish to pay using the signature process (credit) and they will direct you accordingly.

When I swipe my SHDR Benefits Access Card, what options do I have to complete the payment?

Once you swipe your card at the point of purchase, choose "Credit" or "Debit" on the keypad.

Choosing "Credit" will require only your signature.

Choosing "Debit" will require you to enter your PIN.

Will I be able to receive cash back or access my accounts via ATM with this new PIN option?

No, PINs will only allow you to pay for eligible goods and services as they do today. Cash back