



## Save More of Your Cash Benefits!!

### Direct deposit to a bank account can help you build credit and save money!

- If you have your cash benefits deposited automatically in a checking or savings account, you can use your ATM card like an EBT card and may not have to pay fees for ATM withdrawals at that bank or other banks within that ATM network. Ask your case manager about direct deposit.
- Visit the [BasicBanking.org](http://BasicBanking.org) website for information on no- and low-cost checking and savings accounts.

### You can reduce or eliminate fees and surcharges taken from your cash benefits and save money for your household.

- It costs you 75 cents each time you make 3 or more EBT cash withdrawals in a month from an ATM. *To save money, make only 2 withdrawals each month.*
- Some banks charge another fee just for using their ATM. If you withdraw your cash benefits from an ATM owned by the Bank of America, Santander Bank, or Citizens Bank, you will **not** pay the bank fee. (You will still pay the 75-cent fee, if it is your third or more withdrawal in the month.)
- Other ATM owners may also offer free EBT cash withdrawals. *To save money, always check the fee notices at the ATM before making a withdrawal.*
- When you use your EBT card at most stores to make cash purchases, you may choose to get cash back with your purchase. Check with the store for the maximum cash back amount. There is no fee for this type of transaction.
- If you go on vendor payments for your rent or utilities, you can reduce your need to withdraw cash from an ATM or purchase money orders. Check with your case manager about this option.

**There are no fees for making SNAP purchases with your EBT card.**

Believing you can.

[www.mass.gov/dta](http://www.mass.gov/dta)

