




Q Card Terms of Use “Cheat Sheet”

Below are some *Things to Know* and *Do’s & Don’ts* to help break down some of the important information that is listed in the Comerica Bank Debit MasterCard® Card Terms of Use document you received. In the document it refers to your Debit MasterCard, this is also known as your “Q Card” and that’s what we will refer to throughout this document. If you have additional questions or concerns about activating your Q Card or the Terms of Use for the card, please call the cards customer service number 1-888-929-2460 or speak with your CP&P case worker.

Things to Know

- Only CP&P can make deposits onto the Q Card. You cannot refill the Q Card with your own money nor have someone else put money on it for you. (Terms of Use #1)
- You cannot spend or withdrawal more money than is available on your Q Card, it is not a credit card. For example, you cannot purchase groceries with the Q Card for \$26.50 when you only have \$20 left on the Q Card. You would need to pay the \$6.50 in cash or another form of payment other than the Q Card. (Terms of Use #1)
- You are able to make one free ATM cash withdrawal per calendar month at any ATM with the MoneyPass logo . Any additional MoneyPass ATM withdrawals or ones made at ATM’s without the MoneyPass logo will result in additional fees.(Terms of Use #5)
- If you lose your Q Card you can get one replacement card at no charge. Any additional replacement cards will cost you \$5.00 each. (Terms of Use #5)
- Call customer service at 1-888-929-2460, if your Q Card is lost or stolen. If you do not report it to customer service immediately you may lose all of the money you had on the Q Card. (Terms of Use #8 & 11)
- When you make a purchase at certain places, like a hotel or gas station, they may put a hold (make unavailable) in an amount more than what you owe them. This will mean that you cannot use all of the money on your card until the transaction is finalized which may take a few days.(Terms of Use #3)
- Select “Credit” and sign for your purchases at stores (called Point-of-Sale (POS) in the Terms of Use) rather than put in your PIN to avoid a \$0.20 fee each time. (Terms of Use #s2,5)

DO’s

- Do use your Q Card as a credit card wherever MasterCard® is accepted (Terms of Use #’s 1,3)
- Do check your balance before making a purchase or taking out money at an ATM to avoid denial fees (Terms of Use #’s 5,7)
- Do save the customer service number in your phone 1-888-929-2460 or a safe place (Terms of Use #’s 3,4,7,8,10,11,23)

DON’Ts

- Don’t lose your Q Card or give it to anyone else to use (Terms of Use #4)
- Don’t write your PIN on your Q Card or keep it on the same place as you keep your Q card (Terms of Use #4)
- Don’t share your PIN with anyone else (Terms of Use #4)