

Chase Bank Card for CHA Utility Re-imbursement Payments (URPs) Frequently Asked Questions

CHA strongly recommends that you read this entire FAQ document as it provides important information regarding your Chase bank card including how to use it and any associated fees.

Why am I receiving a Chase bank card for my URP and not a check?

As of March 1, 2011, CHA no longer issues paper checks for URPs. By providing you with a Chase bank card instead, CHA can get your money to you quicker and more efficiently. This method will save you time and money because you won't have to wait for your check to arrive in the mail or stand in line or pay any fees to cash your checks.

Note: You will not receive a check remittance from CHA for your monthly URP.

How and when will my Chase bank card arrive?

Chase will send your bank card to you through the mail. Please pay special attention and be on the lookout for a plain white envelope with the CHA logo in the return address window.

What do I do when I receive my Chase bank card?

Once you receive your card, please activate it immediately. This will allow you to access your Utility Re-imbursement Payment from CHA right away on the first of the month.

How do I activate my Chase bank card?

Chase will include instructions on how to activate your card in the same envelope as the actual bank card. To activate your card, call the Chase Customer Service Help Line toll-free at 866-795-3890. An automated system will ask you to enter your 16-digit card number (found on the card itself), your date of birth and your Social Security number.

How do I check the balance on my card?

You can check your card's balance for free, 24 hours-a-day at www.myaccount.chase.com. You can also check your card's balance by calling the Chase Customer Service Help Line. However, if you call more than four times in a month, Chase will charge you a fee. In addition, for a \$1.50 fee, you can check your balance at an ATM.

What should I do if my card is lost or stolen?

If your card is lost or stolen, contact Chase bank immediately at 866-795-3890. Chase will replace one bank card for free each year. If Chase replaces more than one card for you in any one year, you will be charged \$7.50 for each additional replacement.

How and where can I use my card?

You can use your bank card anywhere debit cards are accepted — just like any other credit or debit card. However, unlike a credit card, you can only spend the money that's available on your card. Therefore, you need to make sure that you always know your balance.

Pay Your Utility Bills

Many utility companies will accept debit card payments at their payment facilities, over the phone or on their website. Or, you can pay them through Chase’s website at www.myaccount.chase.com.

Note: While your Chase bank card is a debit card, you may need to select “Credit” or say that your card is a credit card when paying over the phone or online.

Withdraw Cash at an ATM

You can use your card at a Chase ATM once a month to withdraw cash. Simply insert your card into the machine and enter your Personal Identification Number (PIN) that you created when you activated your card. If you use your card more than once a month at a Chase ATM, Chase will charge you a \$1.50 fee for each additional withdrawal. In addition, if you use the card at a non-Chase ATM, you may be charged a fee by the company that owns the ATM as well as by Chase.

Withdraw Cash at a Chase Bank Branch

You can use your card to withdraw cash from a bank teller at any Chase bank location once a month. If you withdraw cash in person at a Chase bank more than once a month, Chase will charge you a \$5.00 fee for each additional withdrawal.

Make Purchases at a Store

You can make purchases using your bank card at any store that accepts Visa. To pay, just swipe the card as you would any other debit or credit card. Also, at many stores, if funds are available in your account, you can receive cash back with your purchase. But be careful, if you try to buy something and there is not enough money in your account, you will be charged a \$1.50 fee by Chase.

Will I receive a monthly bank statement?

No, unless requested from Chase for a \$1.00 a month fee. However, you can view and print a Web-based version of your statement for free at www.myaccount.chase.com.

A Fee Will be Charged If:	Fee Amount:
<ul style="list-style-type: none"> You call more than four times in a month to check the balance on your card 	<ul style="list-style-type: none"> \$.35 per call
<ul style="list-style-type: none"> You check your balance at an ATM 	<ul style="list-style-type: none"> \$1.50 each
<ul style="list-style-type: none"> Chase replaces more than one card for you in any one year 	<ul style="list-style-type: none"> \$7.50 each additional replacement
<ul style="list-style-type: none"> You use your card more than once a month at a Chase ATM to withdraw cash 	<ul style="list-style-type: none"> \$1.50 each additional withdrawal
<ul style="list-style-type: none"> You withdraw cash in person at a Chase bank more than once a month 	<ul style="list-style-type: none"> \$5.00 each additional withdrawal
<ul style="list-style-type: none"> You try to buy something and there is not enough money on your account 	<ul style="list-style-type: none"> \$1.50 each occurrence
<ul style="list-style-type: none"> You request a monthly bank statement be mailed to you 	<ul style="list-style-type: none"> \$1.00 per month

Do I need to contact Chase if my phone number changes or I move?

No. If your phone number changes or you move, you need to inform CHA by calling the CHA Customer Call Center at 312-935-2600. CHA will process the change in your contact information and communicate that information to Chase.

How will I know when my monthly URP has posted to my bank card account?

At Chase’s website, www.myaccount.chase.com, you can set-up automatic alerts that will inform you when a deposit has been made.

What if I do not receive my payment or think that the payment amount is wrong?

Check to see if you’ve received a letter from CHA informing you that your URP amount has changed or that you will no longer receive URPs. If you did not, contact the CHA Customer Call Center at 312-935-2600. Chase will not be able to answer any questions about specific payments and will refer you to CHA.

Call the CHA Customer Call Center If:	Call Chase Bank If:
312-935-2600	866-795-3890 or www.myaccount.chase.com
<ul style="list-style-type: none"> You have not received your bank card 	<ul style="list-style-type: none"> You want to check your account balance or account activity
<ul style="list-style-type: none"> You change your name, phone number or other personal information 	<ul style="list-style-type: none"> Your card is lost or stolen
<ul style="list-style-type: none"> Payment to your account stops or you think the amount is incorrect 	<ul style="list-style-type: none"> You have problems using your card to get cash or make purchases
	<ul style="list-style-type: none"> You have questions about fees you are being charged