

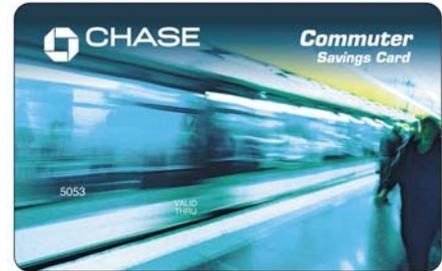
# **WHAT YOU SHOULD KNOW ABOUT THE TRANSITBENEFIT TSA CARD**

## **What is the TransitBenefit Program?**

Under the provisions of Internal Revenue Code (IRC) Section 132, the City offers eligible employees the opportunity to use pre-tax earnings to cover certain public transportation costs through the TransitBenefit Program.

## **What is the TransitBenefit TSA Card?**

The TransitBenefit Transportation Spending Account Commuter Savings Card (TSA Card) is a PIN-based debit card linked to a special Transportation Spending Account (TSA), secured by the City's Contractor, JPMorgan Chase Bank. This voluntary benefit, which provides eligible participating employees with flexibility and control, is offered in response to suggestions made by the Municipal Unions. With the TSA Card, you can choose from different Transportation Deduction Plans and discontinue Transportation Deductions to suit your schedule. The TSA is funded each pay day with your Transportation Deduction. The deducted funds can be used to purchase New York City Transit (NYCT) MetroCards from MetroCard vending machines.



The TSA Card is a financial instrument regulated by the United States Department of the Treasury Regulation E. Users of the TSA Card have all the protections afforded other credit and debit card users under Regulation E. The TransitBenefit TSA Terms and Conditions, which are attached to this document, outline TSA Card user rights and responsibilities. Please review them.

## **What are the benefits of the TSA Card?**

- If you are a frequent NYCT rider, you can save over \$200 per year in taxes (based upon annual salary of \$38,900-actual savings will vary).
- You can select a deduction plan to suit your personal transportation needs; Occasional Rides, Frequent Rides, or Express Bus Rides.
- You can suspend Transportation Deductions while on leave and, if you are a qualifying Department of Education Employee, you can select a plan that features no Transportation Deductions from your July and August summer vacation pay.
- You have the protection of using a PIN-Based card – a lost TSA Card does not mean lost funds.

## **How do I save on my taxes when I enroll in the TSA Program?**

Tax law, IRC Section 132, allows you to fund your TSA Card with pre-tax dollars up to \$100 per month, average, through payroll deductions. As a result, up to the IRS limit, you do not pay federal, state, City, social security, and Medicare taxes on your Transportation Deductions.

Here's an example of the savings that will accrue to you with the TSA Card if you are Frequent NYCT rider, taking 20 or more trips bi-weekly, or if you are an Express Bus rider.

	<b>Frequent Rider Plan #1</b>		<b>Express Bus Rider</b>	
	<b>Without TSA Card</b>	<b>With TSA Card</b>	<b>Without TSA Card</b>	<b>With TSA Card</b>
Bi-weekly Gross Income	\$1,496.00	\$1,496.00	\$1,496.00	\$1,496.00
Pre-Tax TSA Transportation Deduction	<u>-\$ 0.00</u>	<u>-\$ 32.50</u>	<u>-\$ 0.00</u>	<u>-\$ 46.15</u>
Salary Subject to Tax	\$1,496.00	\$1463.50	\$1,496.00	\$1,449.85
<b>Payroll Taxes</b>	<b><u>-\$ 328.57</u></b>	<b><u>-\$ 319.61</u></b>	<b><u>-\$ 328.57</u></b>	<b><u>-\$ 314.08</u></b>
Post-Tax TSA Transportation Deduction	\$ 0.00	\$0.00	\$0.00	\$ 19.85
Bi-Weekly TSA Administrative Fee Deduction	\$ 0.00	\$ .84	\$0.00	\$ .84
Take-Home Pay	\$ 1,167.43	\$ 1,143.05	\$1,167.43	\$ 1,115.08
Average Bi-weekly Commuting Cost	<u>-\$ 32.50</u>	<u>-\$ 0.00</u>	<u>-\$ 66.00</u>	<u>-\$ 0.00</u>
<b>Available Bi-Weekly Income After Commuting</b>	<b>\$1,134.93</b>	<b>\$1,143.05</b>	<b>\$ 1,101.43</b>	<b>\$1,115.08</b>
Bi-weekly TSA Savings		\$ 8.12		\$ 13.65
<b>Annual Savings</b>		<b>\$ 211.12</b>		<b>\$ 354.90</b>

In this example, if you are a Frequent Rider, your bi-weekly savings after administrative fees are \$8.12 and your annual savings are about \$211.12. If you are an Express Bus Rider, your bi-weekly savings are \$13.65 and your annual savings are about \$354.90. Actual savings will vary based upon your earnings, tax situation, and usage. And, when you file your taxes, you may find that you have additional savings.

#### What are the deduction plan amounts?

The TSA is designed to give you flexibility and control. There are three Transportation Deduction Plans to meet different NYCT transportation needs. A post-tax deduction to cover the Administrative Fees associated with the program is also taken. These deductions vary depending upon your pay schedule. The following chart contains the Transportation Deduction Plans available for each pay cycle: (weekly, bi-weekly, and semi-monthly) and applicable Administrative Fee Deductions.

<b>TSA Deduction Plans</b>					
<b>Payroll Cycles</b>	<b>Occasional Rider (5 or fewer trips/ week)</b>	<b>Frequent Rider-Plan #1 (10 or more trips/week)</b>	<b>Frequent Rider-Plan #2 (10 or more trips/week)</b>	<b>Express Bus Rider</b>	<b>Post-Tax Administrative Fee**</b>
Bi-Weekly	\$ 20.00 /pay day	\$ 32.50 / pay day	\$ 40.00 / pay day	\$ 66.00/ pay day	\$ .84
Semi-Monthly*	\$ 22.00 /pay day	\$ 35.00 / pay day	\$ 44.00 / pay day	\$ 71.50/ pay day	\$ .90
Bi-Weekly (10 Mos./Yr.)	\$ 20.00 /pay day	\$ 32.50 / pay day	\$ 40.00 / pay day	\$ 66.00/ pay day	\$ .97
Semi-Monthly Per Diem (10 Mos./Yr.)	\$ 22.00/ pay day	\$ 35.00 / pay day	\$ 44.00 / pay day	\$ 71.50/ pay day	\$1.08

\* If you are an employee of the Department of Education who is paid through your July and August summer vacation, you can select a plan to have your Transportation Deductions suspended automatically from your summer pay. Administrative Fee Deductions will continue through the summer and your Transportation Deductions will resume automatically in the fall.

\*\* An Administrative fee of \$1.80/month, average, for account maintenance and transaction costs is deducted when your TSA is active.

**Are all the TSA Transportation Deduction Plan Amounts Pre-Tax?**

IRC 132 provides a pre-tax public transportation spending deduction limit of \$100.00/month. The Occasional and Frequent Rider plans are completely pre-tax. The Express Bus Rider deduction plans are pre-and post-tax as follows:

<b>Express Bus Rider Pre &amp; Post-Tax Deduction Amounts / Pay Day</b>			
<b>Payroll Cycles</b>	<b>Pre-Tax Deduction</b>	<b>Post-Tax Deduction</b>	<b>Total Deduction</b>
Bi-Weekly	\$ 46.15	\$19.85	\$ 66.00
Semi-Monthly	\$ 50.00	\$21.50	\$ 71.50

**Are there any restrictions on the amounts of my Transportation Deductions?**

The average monthly amount of your Transportation Deductions should not exceed your average monthly cost of public transportation to and from work. If your cost of public transportation to and from work changes after you enroll, you should change your Transportation Deduction Plan to accommodate your new circumstances.

**Are there any service fees for this program?**

Yes, there is an Administrative Fee of \$1.80/month average, a \$21.60 maximum annual cost, for account maintenance and transaction costs. The Administrative Fee is a post-tax deduction. It will continue to be deducted from your pay during elected Transportation Deduction suspensions. Upon cancellation from the program, the Administrative Fee will be deducted for one additional month to allow time for you to use your remaining TSA funds.

**How is my W-2 affected?**

Your taxable wages in Box 1, social security and Medicare wages in Boxes 3 and 5, and state and local wages in Boxes 16 and 18a will be reduced by the value of the pre-tax Transportation Deductions from your pay. Your wages will not be adjusted by the value of Administrative Fee Deductions.

**How does the program work?**

After you enroll in the TSA Program, your elected TSA Transportation Deduction Plan amount will be taken from your wages every pay day. You will receive your new PIN-based TSA Card in the mail. Your TSA Card will remain valid for as long as your participation in the program continues. A new TSA Card is issued every three years.

**How do I enroll in the TSA Program?**

Submit a completed TransitBenefit Transportation Spending Account (TSA) form to your payroll secretary or timekeeper. (A copy of the form is attached.) You may obtain from your payroll secretary or timekeeper. If you are an employee of the Department of Education (DoE), you can obtain the DoE TSA form from the DoE website at [http://www.nycenet.edu/dfo/payroll/payroll\\_forms.html](http://www.nycenet.edu/dfo/payroll/payroll_forms.html)

**If I enroll, how will I receive my TSA Card?**

Your TSA Card will be mailed to you at the address you provide on your TSA form. Make sure you provide a complete and accurate address so that you will receive your TSA Card in a timely manner.

**Where is the TSA Card accepted?**

Your TSA Card is only accepted at NYCT MetroCard vending machines.

**Are there any purchasing restrictions?**

The provisions of IRC 132 do not permit pre-tax earnings set aside for transportation to be used for any other purpose.

### **How do I use my TSA Card at MetroCard vending machines?**

To use your TSA Card at MetroCard vending machines:

- Select the type of MetroCard you want.
- Select the "ATM Card" payment option.
- Insert your TSA Card into the MetroCard vending machine slot.
- Enter your PIN.
- Verify the value of the MetroCard you want to buy.
- Obtain receipt, if you wish.

Once the transaction is processed, the amount of the purchase is deducted from your TSA.

### **What happens if my MetroCard purchase amount exceeds my TSA balance?**

You will not be able to use the TSA Card unless you have the full amount for the transaction in your TSA. The value of your MetroCard purchase transaction can not exceed the value of the funds in your TSA.

### **Can I use the TSA Card at an Automated Teller Machine (ATM) or a Check Casher to purchase MetroCards?**

No, you may not use your TSA Card at an Automated Teller Machine (ATM) or a Check Casher to purchase MetroCards. Your TSA Card can only be used to buy MetroCards at MetroCard vending machines.

### **What does PIN-Based mean?**

Upon receipt of your TSA Card, you will select your own Personal Identification Number (PIN). You must use your PIN for each MetroCard purchase at MetroCard vending machines. Your PIN helps ensure that no one else can use your TSA Card. Memorize your PIN and keep it confidential. Your TSA Card is your own personal debit card for NYCT transportation costs. You must treat it as you would cash.

### **How can I check my TSA balance?**

You may access information about your TSA balance through the Chase Cardholders Web site at <https://www.efundscard.com/ezpay/login/CardholderSignon.jsp> or by calling the Chase Customer Service Center at **1-888-606-7058**.

### **What happens if my TSA Card is not received or is damaged, lost, or stolen?**

As soon as you realize your card has not been received or is damaged, lost, or stolen, contact the Chase Customer Service Center at **1-888-606-7058** (outside the United States, please call Chase collect at **813-432-1973**). Your old TSA Card will be deactivated within 24 hours. A new TSA Card will be mailed to you. You will be charged \$2.50 for your replacement TSA Card. You may obtain an immediate temporary replacement TSA Card by visiting the Office of Payroll Administration at One Centre Street, Room 200N, New York, New York 10007 during City business hours. You will be charged an additional fee of \$2.25 for an immediate temporary replacement TSA Card.

### **Can I get a refund when my TSA Card is Undelivered, Damaged, Lost, or Stolen?**

No, there is no need for a refund as your Transportation Deductions will still be available in your TSA.

### **Can I get a refund of my Transportation Deductions if a MetroCard purchased with my TSA Card becomes damaged or is Lost or Stolen?**

If a MetroCard you purchased becomes damaged or is lost or stolen, you must see a NYCT Subway clerk or call **1-212-MetroCard (1-212-638-7622)**. When you call this number, NYCT will credit your TSA \$2.33 per day remaining on your lost or stolen 30-Day MetroCard.

### **I am an employee of the Department of Education, can I suspend my TSA Transportation Deductions from my summer pay?**

When you enroll in the TSA Program, if you are paid through your July and August summer vacation, you can select a Department of Education No Summer Deduction Plan that will suspend automatically Transportation Deductions from your summer vacation pay. Your Administrative Fee Deductions will continue through the summer and your TSA Card will remain active. Transportation Deductions will resume automatically in the fall.

### **I am an employee of the Department of Education who works and is paid only ten months per year, is there a TSA plan for me?**

Yes, two plans, for Bi-weekly and Semi-Monthly paid DoE employees respectively, feature pro-rated Administrative Fees that will keep your TSA Card active through the summer, allowing you to buy MetroCards with your TSA balance, even when you are not being paid during July and August.

### **How can I change my Transportation Deduction?**

Anytime after you enroll, you may change your Transportation Deduction Plan to increase or decrease your Transportation Deduction to meet your own NYCT transportation requirements. If you are a qualifying Department of Education employee, who receives July and August summer vacation pay, you can even change to a plan that automatically will skip your summer Transportation Deductions. To change your deduction, complete a TSA form and select the CHANGE DEDUCTION PLAN option and your new deduction plan. Submit your change to your payroll secretary or timekeeper. Remember, the average monthly amount of your transportation deductions should not exceed your average monthly cost of public transportation to and from work.

### **How can I suspend my TSA Transportation Deductions when I use leave?**

Select the SUSPEND DEDUCTION PLAN option on the TSA form and indicate the pay days on which you want to skip your TSA Transportation Deductions. Submit your completed form to your payroll secretary or timekeeper at least three weeks in advance of the first pay day you want to skip your Transportation Deductions. The TSA Administrative Fee Deduction will continue while your TSA Transportation Deductions are suspended and your TSA Card will remain active.

### **How do I discontinue my participation in the TSA Program?**

You do not have to close your TSA to skip deductions. You can continue to participate and use your TSA Card to purchase MetroCards with your available TSA funds, even when Transportation Deductions are not being taken from your pay. However, deductions for Administrative Fees will continue.

If you do wish to discontinue your participation in the TSA Program, complete a TSA form and select the CANCELLATION option. Submit your completed form to your payroll secretary or timekeeper.

After your cancellation is processed, your TSA will remain active for 30 days to permit you to spend your remaining TSA balance. During this time, Administrative Fees will be deducted. **The Internal Revenue Code does not permit any funds remaining in your account to be refunded.**

### **I participate in a TransitBenefit program, can I switch to another TransitBenefit Program?**

Yes, you may switch from one TransitBenefit Program to another. You may **not** participate simultaneously in more than one TransitBenefit Program. Thus, participation in your old program must conclude before participation in your new program can commence.

When you change, allow about one month between termination in one program and commencement in another program.

### **If I cancel my participation in the TSA Program, will I get a refund?**

Upon cancellation, any funds left in your TSA will be available for you to purchase MetroCards for 30 days. **The Internal Revenue Code does not permit any funds remaining in your account to be refunded.**

### **Will my enrollment carry over to a new Agency?**

No, if you transfer to another Agency, you must enroll again. You will receive a new TSA Card in the mail. You will have 30 days from your last date employed at your old agency to use funds remaining in your old TSA to purchase MetroCards. After 30 days, your old TSA Card will be deactivated. **The Internal Revenue Code does not permit any funds remaining in your account to be refunded.**

### **If I have two jobs, am I entitled to a TransitBenefit from both agencies?**

No, you may not have more than one TransitBenefit at a time.

### What happens if I skip a payroll deduction?

If your agency places you in an unpaid leave status, your TransitBenefit participation will be terminated automatically. If your TransitBenefit deductions are not taken for another reason, such as insufficient earnings, your TransitBenefit participation will be terminated after two months. In either event, you will have 30 days to spend your TSA balance. **The Internal Revenue Code does not permit any funds remaining in your account to be refunded.**

Your account will be closed automatically if there is no activity (no deposits or MetroCard purchases) for a period of four consecutive years. **The Internal Revenue Code does not permit any funds remaining in your account to be refunded.**

### Who do I contact regarding my TSA Card?

Please contact your payroll secretary or timekeeper regarding enrollment, changes of address, change of deduction plans, deduction suspensions, and cancellations.

To check your TSA balance, call the Chase Customer Service Center at **1-888-606-7058** or visit the Chase Cardholder Web site at <https://www.efundscard.com/ezpay/login/CardholderSignon.jsp>.

Contact the Chase Customer Service Center at **1-888-606-7058** immediately if your TSA Card becomes lost or stolen or if you believe that someone transferred, or may transfer, money from your TSA without your permission. The Chase Customer Service Center will provide a replacement Card. Your prompt action will eliminate or limit your liability.

Visit OPA during City business hours if you would like to receive an immediate temporary TSA Card to replace an undelivered, damaged, lost, or stolen TSA Card.

Office of Payroll Administration  
TransitBenefit Unit  
One Centre Street, Room 200N  
New York, N.Y. 10007

### How do I use 24-Hour Customer Service?

You can get information about your TSA 24 hours a day, 7 days a week, when and how ever it's most convenient for you. You can visit the Cardholder Web site at <https://www.efundscard.com/ezpay/login/CardholderSignon.jsp> or call the Customer Service Center toll-free at **1-888-606-7058**.

Customer Service Representatives are on hand to help you Monday through Friday, from 7:00a.m. through midnight, and on Saturdays, Sundays, and holidays, from 8:00a.m. through 5:00p.m., EST.

Below you'll find details about using the Customer Service Center and the Cardholder Web site.

### Customer Service Center

To obtain your account information when you want it, use the automated Customer Service Center. Have your TSA Card number and PIN handy and call **1-888-606-7058**. First determine the language you want to use. (Press 1 for English or 2 for Spanish.) Your options follow.

- **Press 1:** **To get account information** such as balance, withdrawals, or deposits. (You must have your TSA Card number and PIN available.)
- **Press 2:** **To report your TSA Card lost or stolen.**
- **Press 3:** **To activate your TSA Card.** (You must have your TSA Card number and the activation code available. Once the TSA Card is activated, you must select a four-digit PIN.)
- **Press 4:** **To change your PIN.** (You must have your TSA Card number and existing PIN available.)
- **Press 0:** **To speak with a JPMorgan Chase Bank Customer Service Representative.**

If you are calling from a rotary phone, just stay on the line and you will be transferred automatically to a Customer Service Representative.

### **Cardholder Web Site**

*24-hour Service, Convenience, and Account Security*

With your TransitBenefit TSA you have access to an easy-to-use, secure Cardholder Web site 24 hours a day, 7 days a week at <https://www.efundscard.com/ezpay/login/CardholderSignon.jsp>. You can:

- Activate your card
- Select or change your PIN
- Check your account balance and review transaction history
- Learn more about TSA Card features and benefits
- Contact, our contractor, JPMorgan Chase Bank, by e-mail

### *Cardholder Login*

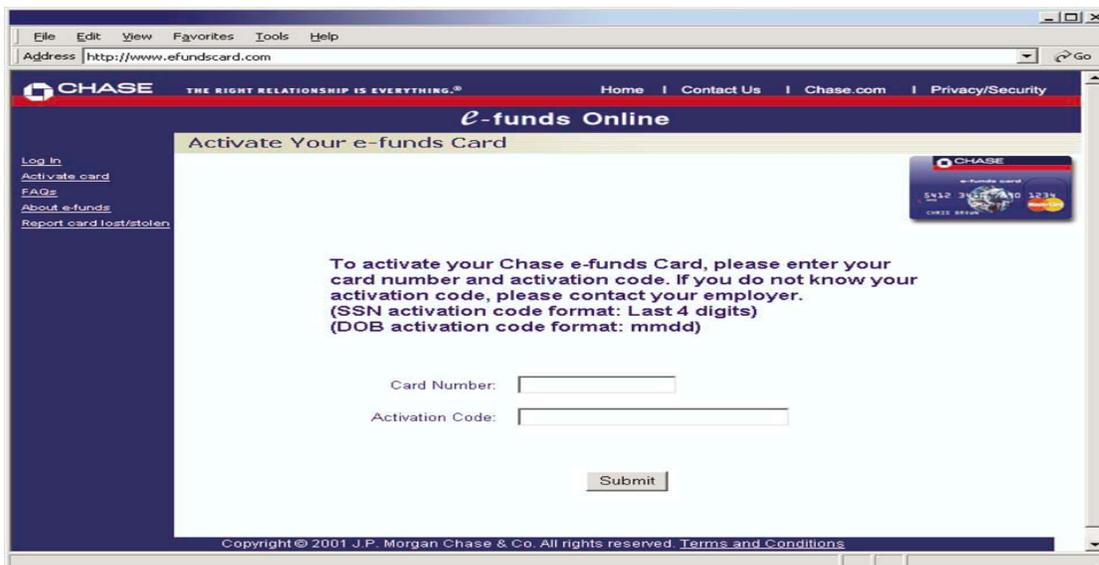
Using the Cardholder Web site is easy. To begin, enter your TSA Card number and your Personal Identification Number (PIN). Then click on the “Login” button.



You can also review the menu items in the left-hand navigational bar. Simply point and click on the function you would like to perform (for example: log in, activate card, review frequently asked questions, learn more about Chase E-Funds, report your card lost or stolen).

### *Activating your TSA Card*

To activate your new TSA Card, enter your TSA Card number on the screen in the space indicated. Then enter the activation code which is the last four digits of your social security number. Next, click on the “Submit” button.



**Note – You will receive a confirmation that your activation request has been submitted, but your card will not be activated until the following business day. If you activate your TSA Card over the weekend, it will be ready for use on the second business day.**

#### Getting Information About Your TSA

You can click on any of the following menu items in the left-hand navigational bar to get information about your TSA:

- Account Summary
- Account Information
- Transaction History

This screen reflects cardholder data pertinent to your account.



## Accessing Transaction History

In addition to viewing a summary of your TSA, you can access 13 months of account transaction history in 30-day increments by clicking on the "Transaction History" button.

e-funds Card Customer Service Center  
P.O. Box 2616  
Beverly, NJ 07006-2616  
Tel: 1-888-606-7058  
Fax: 1-888-344-2798  
www.efundscard.com

**Transaction History**

JOHN DOE  
1 2 3 Main Street  
Anytown, USA

Transaction Period  
April 10, 2002- May 10, 2002  
Account Number: 8000000018756

[Return to Account Summary Page](#)

Summary			
Opening Balance	\$0.00		
Deposits and Credits	\$60.00	Number of deposits	1
Withdrawals and Debits	\$20.00	Number of withdrawals	1
Ending Balance	\$40.00		

Deposits & Credits

Date	Description	Amount
04/22/02	ACH funding on 04/19, Ref #956294	\$60.00

Withdrawals & Debits

Date	Description
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## **EMPLOYEE CERTIFICATION**

I HEREBY AUTHORIZE THE CITY OF NEW YORK TO DEPOSIT MY PAYROLL DEDUCTION AS INDICATED ABOVE INTO MY TRANSPORTATION SPENDING ACCOUNT. I ALSO GRANT AUTHORIZATION FOR THE REVERSAL OF A CREDIT TO MY ACCOUNT IN THE EVENT THE CREDIT WAS MADE IN ERROR. I UNDERSTAND THAT, UNDER THE "NATIONAL AUTOMATED CLEARING HOUSE ASSOCIATION" OPERATING GUIDELINES AND RULES, THE CITY OF NEW YORK CAN ONLY REVERSE THE AMOUNT OF THE INCORRECT DIRECT DEPOSIT. I UNDERSTAND THAT THIS AUTHORIZATION WILL REMAIN IN EFFECT UNTIL I SUBMIT A NEW REQUEST FOR A CHANGE OR CANCELLATION.

I UNDERSTAND, ACCORDING TO THE INTERNAL REVENUE CODE, THAT THE AVERAGE MONTHLY AMOUNT OF MY TRANSPORTATION DEDUCTIONS SHOULD NOT EXCEED MY AVERAGE MONTHLY COST OF PUBLIC TRANSPORTATION TO AND FROM WORK AND, IF THE COST OF MY PUBLIC TRANSPORTATION TO AND FROM WORK SHOULD CHANGE, I WILL CHANGE MY TRANSPORTATION DEDUCTION PLAN TO ACCOMMODATE MY NEW CIRCUMSTANCE.

I HAVE READ "WHAT YOU SHOULD KNOW ABOUT THE TransitBenefit TSA DEBIT CARD PROGRAM" AND UNDERSTAND THE TERMS AND CONDITIONS. I UNDERSTAND THAT \$1.80 PER MONTH (AVERAGE) TO COVER ADMINISTRATIVE COSTS WILL BE DEDUCTED FROM MY POST-TAX PAY FOR EACH MONTH MY TRS COMMUTER SAVINGS CARD IS ACTIVE.

**TransitBenefit  
TRANSPORTATION SPENDING ACCOUNT (TSA)  
TERMS & CONDITIONS**

The City of New York ("City"), pursuant to Internal Revenue Code (IRC) 132, offers eligible employees the opportunity to purchase, with pre-tax earnings, New York City Transit ("NYCT") MetroCards from MetroCard vending machines using a special debit card. Enrolled employees may use their MetroCards for transportation on the New York City Transit Subway and on local buses and express buses accepting MetroCards.

When you enroll in the City's TransitBenefit Transportation Spending Account ("TSA") Program, the City's contractor, JPMorgan Chase Bank ("Chase"), will issue you a TSA Commuter Savings Card (called the "TSA Card" or "Card"). These Terms and Conditions ("Ts&Cs") outline your rights and responsibilities. Please read them carefully.

In these Ts&Cs certain words are used as follows. The words "you" and "yours" refer to the person who applied for the Card. The words "we", "us" and "our" refer to the City. The word "Account" refers to your TSA.

Remember, your use of the TSA Card means that you agree to these Ts&Cs.

**1. THE TransitBenefit TRANSPORTATION SPENDING ACCOUNT**

The City has entered into an agreement with Chase pursuant to which Chase will open an account into which the City will deposit funds that you authorize the City to withhold from your pay for eligible transportation-related expenses. Enrolled employees may select from a number of available deduction plans to suit their respective NYCT transportation needs and schedules. When you enroll, you authorize the City to:

- a.) instruct Chase to open your TSA;
- b.) deduct from your pay, a specific amount, a Transportation Deduction, for your use to pay for your NYCT Subway and bus transportation;
- c.) deduct an Administrative Fee, for account maintenance and transaction fees;
- d.) deposit your Transportation Deduction into your TSA; and
- e.) provide Chase with information necessary for accounting and security purposes.

**2. HOW TO CONTACT US**

You must notify our contractor, Chase, AT ONCE if

- a.) you believe your TSA Card has been lost or stolen or
- b.) you believe that someone transferred, or may transfer, money from your Account without your permission.

You may also contact Chase regarding your TSA balance by calling the Chase Customer Service Center **(1-800-606-7058)** or by visiting the Chase Cardholder Web site <https://www.efundscard.com/ezpay/login/CardholderSignon.jsp>

For questions about TSA enrollment, changes, and cancellation, please see your payroll secretary or timekeeper, or call the OPA Service Line at **1-212-669-8555**.

### **3. CARD USE; NO DEPOSITS**

You may use your Card only at New York City Transit MetroCard vending machines, using the personal identification number ("PIN") you have selected, to purchase NYCT MetroCards. To protect against unauthorized use of your TSA Card, do not write your PIN on your Card or keep your PIN in the same place as your Card.

You agree that you will maintain the security of your TSA Card at all times, keep it in a safe place and not give your TSA Card, or make it available, to any other person. You are responsible for all withdrawals you authorize using your Card. If you should permit another person to use your Card, you are responsible for any transactions he or she may make against your TSA.

You may not use your Card for any purpose at an automated teller machine ("ATM"). You may not make deposits into your Account. Only the City can make deposits into your account.

### **4. TSA DEDUCTION PLANS**

The Internal Revenue Code does not permit pre-tax earnings set aside for transportation spending to be used for any other purpose.

When you enroll in the TSA Program, you may select from one of a number of Transportation Deduction Plans to suit your individual NYCT transportation requirements and schedule.

During each month your Card is active you also will have deducted from your pay an Administrative Fee for account maintenance and transaction fees. The monthly Administrative Fee will be deducted from your post-tax pay on an annualized prorated payday basis.

Note, Department of Education employees paid through their July and August summer vacations may opt to have their pre-tax Transportation Deductions suspended automatically during July and August by selecting a "Department of Education No Summer Deduction Plan". During the summer, while Transportation Deductions are suspended, their Cards will work and post-tax Administrative Fees will be deducted.

All employees may stop and start again their Transportation Deductions for periods as they choose. In both cases, their participation in the TSA Program will continue, even though their Transportation Deductions are suspended. During such periods, their TSA Cards will continue to work and they will continue to have post-tax Administrative Fees deducted from their pay.

The average monthly amount of your Transportation Deductions should not exceed your average monthly cost of public transportation to and from work.

### **5. PURCHASE TRANSACTIONS**

You may use your Card to purchase a MetroCard at any MetroCard vending machine by using your PIN (each a "PIN Purchase Transaction"). When a PIN Purchase Transaction is made, there will be an immediate electronic withdrawal for the amount of the purchase from your Account.

### **6. BALANCE INQUIRIES**

Cardholders may access information about their balances through the Chase Cardholder Web site at <https://www.efundscard.com/ezpay/login/CardholderSignon.jsp> or by calling the Chase Customer Service Center at **1-800-606-7058**.

## 7. CERTAIN LIMITATIONS ON CARD USE

Use of your Card and the privileges associated with it can be cancelled by us or Chase at any time for whatever reason we or Chase decide without prior notice to you. The Card remains our property, or the property of Chase, and, if we ask you to, you must return it to us, cut in half.

## 8. YOUR LIABILITY

### a.) General Rules

Tell our contractor, Chase, at once, if you believe that your TSA Card has been lost or stolen. Also tell Chase at once if any statement of your Account shows transfers you did not authorize. Telephoning is the best way to limit your liability. Your failure to tell Chase about lost or stolen Cards, or unauthorized transfers, could result in you losing all of the money in your Account.

Your liability, in the event your Card is lost or stolen and used without your Authorization, to a great extent, depends upon how quickly you call Chase after you are aware of the loss or theft.

When you call Chase

- within Two (2) Business Days of becoming aware of the loss or theft of your card, your maximum liability is limited to \$50,
- between Three (3) Business Days and Sixty (60) Days of becoming aware of the loss or theft of your Card, your maximum liability is limited to your balance or \$500, whichever is less, or
- after Sixty (60) Days of becoming aware of the loss or theft of your Card, your liability may be unlimited when Chase can prove that unauthorized usage of your Card could have been prevented by them had they been advised earlier by you of the loss or theft. A Business Day is Monday through Friday, excluding federal holidays.

**Note**, if you were unable to know of the loss or theft and unauthorized usage of your Card or could not call Chase for a good and valid reason, such as a long trip or an extended illness, or if your Account is in good standing, you have had no more than one incident of reported unauthorized usage during the previous Twelve (12) months, and you have taken reasonable care in safeguarding your Card, then your liability may be further limited or you may have no liability.

### b.) Account Balance Pending Review

Notwithstanding your potential liability as indicated in section 8.a above, during the time it takes us or Chase to review your claim of use of your Card by an unauthorized individual, you will not have access to the amount in dispute.

### c.) Asset

Your TSA is an asset and, as such, the funds in your TSA may be attached by a creditor through appropriate legal processes. If this occurs, your earnings records will be adjusted by the City.

### d.) Deposit Errors

Funds deposited erroneously into your TSA will be returned to the City at the City's request.

## 9. ACCOUNT INFORMATION DISCLOSURE

We and Chase will not disclose information about you, your TSA, or the transfers you make, except as necessary to provide the TSA Service or when compelled to do so by competent legal or regulatory authorities. Chase may make information about your TSA available as part of due diligence related to a corporate contractual obligation or during the course of an audit. In no event will information about Cardholders be provided to other entities for commercial or non-commercial purposes not related to the TSA program.

## 10. TRANSACTION RECORDS

At the time of each of your purchase transactions, a transaction record on which are detailed transaction particulars will be available to you. You will have access to information regarding the status of your Account, including electronic transfers, through the Chase Customer Service Center (**1-800-606-7058**) or via the Chase Cardholder Web site (<https://www.efundscard.com/ezpay/login/CardholderSignon.jsp>). In signing the TSA form, you are indicating that you:

- a.) understand how transaction information will be made available to you,
- b.) understand that you will not receive a monthly written record of your transactions delivered through the mail, and
- c.) want to participate in the TSA program with this array of transaction reporting options.

## 11. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think any of your Account statements or transaction records are wrong, or if you need more information about a transfer listed on any transaction record, telephone Chase at the telephone number shown in Section 2 of these Ts&Cs as soon as you can. You may also write to Chase at:

JPMorgan Chase Bank  
100 Lighting Way  
Secaucus, New Jersey 07094

Chase must hear from you no later than Sixty (60) days after the date the transaction appeared. When you call

- a.) tell Chase your name and the number of your Account,
- b.) describe the error or the transfer about which you are unsure and explain why you believe it is an error or why you need more information, and
- c.) tell Chase the amount of the suspected error.

If you advise Chase orally, we or Chase may require that you send Chase your complaint or question in writing within Ten (10) Business Days of your call. If Chase asks you to put your complaint or question in writing and Chase does not receive it within Ten (10) Business Days, Chase may not credit your Account.

Chase will tell you the results of its investigation within Ten (10) to Twenty (20) Business Days after Chase receives written confirmation of your claim. Chase will correct any error promptly. However, if Chase needs more time to complete the investigation, Chase may extend the investigation period to Ninety (90) days. If Chase decides to do this, Chase will credit your Account within Twenty (20) Business Days in the amount you think is in error, so that you will have the use of the money during the time it takes Chase to complete the investigation.

If Chase decides that there was no error, Chase will send you a written explanation within Three (3) Business Days after Chase finishes the investigation. You may ask for copies of the documents Chase used during the investigation.

## 12. OUR LIABILITY

If we or Chase do not complete a transfer to or from your Account on time or in the correct amount, we or Chase will be liable for such losses or damages as provided for by law in such circumstances. However, there are some exceptions wherein we will not be liable, for instance:

- a.) if, through no fault of the City or Chase, you do not have enough money in your Account or
- b.) if circumstances beyond the control of the city or chase or the control of the owner of the MetroCard vending machine (such as fire or flood) prevent the transfer, despite reasonable precautions that we, or they, have taken.

## 13. NOTICES

All notices and amendments to these Ts&Cs are available to you at the OPA web site at , or via <http://www.NYC.gov/payroll> the OPA Service Line at **1-212-669-8555**.

## 14. AMENDMENTS

These Ts&Cs may be changed at any time. The current version is available to you at the OPA website, <http://www.NYC.gov/payroll> or the OPA Service Line **1-212-669-8555**.

## 15. IMPORTANT INFORMATION ABOUT SAFEGUARDING YOUR TSA CARD

Your TSA Card is a convenient way to pay for your personal NYCT usage. As with any financial tool - checks, credit cards, or cash - security should be of concern to you. Protect your Card and yourself by following these safety tips.

- a.) Memorize your PIN and keep it confidential. We will not ask you to disclose your PIN, so remember:
  - never give your PIN to anyone;
  - don't write your PIN on your Card; and
  - avoid carrying your PIN with you.If you forget your PIN, contact Chase and select a new one. There is no charge and you do not need to change your Account.
- b.) Protect your Card as you would credit cards or cash.
- c.) Minimize your time spent at MetroCard vending machines by having your Card ready.
- d.) Don't fall for "con" games. Do not give out information about your Account, expiration date, or balance to anyone who calls you on the telephone.
- e.) Use common sense and be aware of your surroundings before, during, and after you use the MetroCard vending machine. Defer transactions if circumstances cause you to be apprehensive about your safety. If anyone follows you after you leave the area of the MetroCard vending machine, go immediately to a heavily populated well-lighted area and call the police.
- f.) Stand between the MetroCard vending machine and others waiting to use it so they cannot see your PIN or the transaction amount. Always take your receipts so you can check them against your transaction history. If your transaction was not completed, be sure to cancel the transaction prior to leaving the MetroCard vending machine.

If your TSA Card is lost or stolen, notify Chase immediately. Chase will cancel your old Card and replace it with a new one. Simply call the Chase Customer Service Center at the number listed in section 2 above.

During City business hours, you may obtain an immediate temporary replacement at the Office of Payroll Administration located at One Centre Street., Room 200N, New York, N.Y. 10007.

## 16. FEES SPECIFIED

The following fees will be deducted from your pay on a post-tax basis.

- a.) Administrative Fee: \$1.80 per month (annualized and prorated on a payday basis)
- b.) Permanent replacement (of Lost or Stolen) Card Fee: \$2.50 per occurrence (Note: An emergency temporary replacement card is available at the Office of Payroll Administration, One Centre St., Room 200N, New York, N.Y., 10007, for an additional \$2.25 fee.)

## 17. ACCOUNT CLOSING PROCESS

Contact your payroll secretary or timekeeper when you want to terminate your participation in the program. After your payroll secretary or timekeeper discontinues your participation in the TSA program, your Account will remain open and you will have Thirty (30) days to use the remaining funds in your TSA. During this Thirty (30) day period, the City will continue to collect the Administrative Fee. **The Internal Revenue Code does not permit any funds remaining in your TSA to be refunded.**