



Commonwealth of Massachusetts
Executive Office of Health and Human Services
Department of Transitional Assistance
600 Washington Street • Boston, MA 02111


JANE SWIFT
Governor

ROBERT P. GITTENS
Secretary

JOHN A. WAGNER
Commissioner

Field Operations Memo 2002-11
May 8, 2002

To: Transitional Assistance Office Staff

From:  Cescia Derderian, Assistant Commissioner for Field Operations

Re: Change in the Number of Free ATM Cash Withdrawals for TAFDC and EAEDC Recipients

Overview

Beginning June 1, 2002, the number of free cash ATM withdrawals TAFDC and EAEDC recipients can make with their EBT card will change from four (4) to two (2) per month. An 85-cent charge will still be taken out of their EBT account for cash withdrawals made after the two free ATM withdrawals allowed each month.

Recipients are also being encouraged to utilize direct deposit instead of receiving their benefit via EBT. AU Managers should encourage recipients to explore direct deposit because owning a bank account is a step towards self-sufficiency.

Recipient Mailing

Notices will be sent beginning the week of May 13, 2002 to all active and pending TAFDC and EAEDC AUs informing them of the change and when it is scheduled to take place (See **Attachment A**).

Recipients are also being informed that they can get their cash benefits deposited to their own bank account through Direct Deposit instead of using EBT. The mailing will include a list of banks participating in **Basic Banking for Massachusetts** (See **Attachment B**). Recipients are being directed to call their local TAO if they want to learn more about direct deposit.

**Basic Banking
for
Massachusetts**

Basic Banking for Massachusetts **checking** accounts charge no more than \$3.00 per month and allow a minimum of eight free cash withdrawals per month. Basic Banking **savings** accounts charge no more than \$1.00 per month. Several of these banks allow more than eight free cash withdrawals a month and some allow unlimited withdrawals. Recipients are being encouraged to find a bank that best suits their needs.

**Using EBT for
Food Stamps**

As always, recipients continue to have unlimited free access to make food stamp purchases with their EBT card.

**EBT Brochure
(EBT-TB)**

The Department's EBT brochure (**EBT-TB**) is being updated to remove language regarding how many free ATM withdrawals TAFDC and EAEDC recipients are allowed each month.

**Handout/Insert
(EBT-0602)**

The EBT Liaison must ensure that when individuals are given the EBT brochure they are also given a handout/insert (**Attachment C**) informing them of the change. This handout/insert should also be made available in the TAO's waiting area and anywhere else the EBT brochure is available.

**Posters
(EBT-P)**

TAOs will also receive posters informing individuals of the reduction of free cash ATM withdrawals and these posters must be displayed in the TAO waiting area as well as anywhere EBT material is located and displayed.

Questions

If you have any questions, please have your Hotline designee call the Policy Hotline at 617-348-8478.

Massachusetts Department of Transitional Assistance

Change in the Number of Free Cash ATM Withdrawals

Beginning June 1, 2002, the number of free cash ATM withdrawals you can make with your EBT card will change from four (4) to two (2) a month. An 85-cent charge will be taken out of your EBT account for cash withdrawals made after the two free ATM withdrawals a month.

Many out-of-state banks and ATMs not owned by banks charge extra fees to use their machines. You can avoid these fees by not using ATMs that tell you a fee will be charged to your account.

Besides the two free ATM cash withdrawals a month, you can use your EBT card to make cash purchases with no fee. Most supermarkets and drug stores let you get cash-back when you make a cash purchase with your EBT card. Check with the stores you shop at to find out what their cash-back policies are. Cash purchases can be made at any location that displays the "NYCE" logo or the "Quest \$" cash logo. You can use your EBT card to make cash purchases at over 13,000 stores in Massachusetts.

Your cash benefits can also be deposited to your own bank account through Direct Deposit. In this mailing is a list of banks belonging to Basic Banking for Massachusetts. Basic Banking **checking** accounts charge no more than \$3.00 a month and give you a minimum of eight (8) free cash withdrawals a month. Basic Banking **savings** accounts charge no more than \$1.00 a month. Many of these banks give you **more** than eight (8) free cash ATM withdrawals a month and some give you **unlimited** withdrawals. You should shop around to find the bank that is best for you. Call your local office if you want to know more about Direct Deposit.

As always, you have unlimited free access to make food stamp purchases with your EBT card.

EBT-ATM (6/02)



Basic Banking for Massachusetts 2002 Participating Banks

Adams Co-operative Bank	First Federal Savings Bank of Boston
Athol-Clinton Co-operative Bank	Fitchburg Savings Bank, FSB
Auburndale Co-operative Bank	Flagship Bank & Trust Company
Avon Co-operative Bank	Fleet Bank
Bank of Canton	Florence Savings Bank
Bank of Fall River	Framingham Co-operative Bank
Barre Savings Bank	Georgetown Savings bank
Bay State Federal Bank	Gloucester Cooperative Bank
Bay State Savings Bank	Haverhill Cooperative Bank
Belmont Savings Bank	Heritage Bank
Benjamin Franklin Savings Bank	Hingham Institution for Savings
Berkshire Bank	Holbrook Co-operative Bank
Beverly National Bank	Hometown Bank, a Cooperative Bank
Boston Federal Savings Bank	Hoosac Bank
Boston Private Bank & Trust Company	Horizon Bank
Braintree Cooperative Bank	Hudson Savings Bank
Bridgewater Cooperative Bank	Hyde Park Cooperative Bank
Bristol County Savings Bank	Hyde Park Savings Bank
Broadway National Bank	Institution for Savings in Newburyport and its Vicinity
Brookline Savings Bank	Ipswich Bank
Cape Ann Savings Bank	Ipswich Co-operative Bank
Cape Cod Cooperative Bank	Lafayette Federal Savings Bank
Central Bank	Lee Bank
Century Bank and Trust Company	Legacy Banks
Chelsea-Provident Co-operative Bank	Marlborough Co-operative Bank
Chicopee Savings Bank	Marlborough Savings Bank
Citizens-Union Savings Bank	Martha's Vineyard Co-operative Bank
Citizens Bank of Massachusetts	MASSBANK
Colonial Co-operative Bank	Mechanics Co-operative Bank
Commence Bank	Medford Co-operative Bank
Commonwealth Co-operative Bank	Medway Co-operative Bank
Community National Bank	Melrose Cooperative Bank
Compass Bank	Mercantile Bank
Country Bank for Savings	Merrimac Savings Bank
Danvers Savings Bank	Middlesex Bank & Trust Company
Dean Co-operative Bank	Middlesex Savings Bank
Dedham Co-operative Bank	Milford Federal Savings and Loan Association
Dedham Institution for Savings	Millbury National Bank
Dukes County Savings Bank	Millbury Savings Bank
Eagle Bank	Monson Savings Bank
East Boston Savings Bank	Natick Federal Savings Bank
East Bridgewater Savings Bank	Newburyport Five Cents Savings Bank
East Cambridge Savings Bank	Newton South Co-operative Bank
Eastern Bank	North Abington Co-operative Bank
Easton Cooperative Bank	North Brookfield Savings Bank
Everett Co-operative Bank	North Cambridge Co-operative Bank
Fall River 5 Cents Savings Bank	North Easton Savings Bank
Falmouth Bank	North Middlesex Savings Bank
Family Federal Savings, F. A.	North Shore Bank
Fidelity Bank	Northern Bank & Trust Company
First Federal Savings Bank of America	The Lowell Five Cent savings Bank
Northmark Bank	The Pittsfield Cooperative Bank
Norwod Cooperative Bank	The Provident Bank
Pentucket Bank	

Basic Banking for Massachusetts 2002 Participating Banks

Peoples Federal Savings Bank
 People's Savings Bank of Brockton
 Pilgrim Co-operative Bank
 Randolph Savings Bank
 Reading Co-operative Bank
 Rockland Trust Company
 Salem Five Cents Savings Bank
 SaugusBank
 Savers Co-operative Bank
 Security Federal Savings Bank
 South Adams Savings Bank
 South Shore Co-operative Bank
 South Shore Savings Bank
 Southbridge Savings Bank
 Sovereign Bank
 Stoneham Savings Bank
 TeleCom Cooperative Bank
 The Community Bank
 The Edgartown National Bank
 The First National Bank of Ipswich

The Savings Bank
 United Cooperative Bank
 Wainwright Bank & Trust
 Wakefield Co-operative Bank
 Walpole Co-operative Bank
 Ware Cooperative Bank
 WarrenBank
 Washington Savings Bank
 Watertown Savings Bank
 Webster Five Cents Savings Bank
 Wellesley Co-operative Bank
 WESTBANK
 Weymouth Co-operative Bank
 Williamstown Savings Bank
 Winchester Cooperative Bank
 Winchester Savings Bank
 Winter Hill Bank
 Woronoco Savings Bank
 Wrentham Co-operative Bank

The 146 banks listed above qualify for **Basic Banking for Massachusetts** by providing both checking and savings accounts that meet the **Basic Banking for Massachusetts** guidelines. 32 other banks listed below provide either a checking or savings account that meet **Basic Banking for Massachusetts** guidelines.

Los 146 bancos mencionados anteriormente califican para la Banca Básica de Massachusetts al proveer cuentas corrientes y de ahorros que cumplen con las reglas de la Banca Básica de Massachusetts. Existen otros treinta y dos bancos que proveen o cuentas corrientes o de ahorros que cumplen con las reglas de la Banca Básica de Massachusetts. Estos son:

Checking Account (Cuenta Corriente):

Asian American Bank & Trust
 Athol Savings Bank
 Banknorth Massachusetts
 Cambridge Savings Bank
 Cambridgeport Bank
 Easthampton Savings Bank
 Equitable Co-operative Bank
 First Essex Bank
 Lawrence Savings Bank
 Mansfield Bank
 Medford Bank
 Mutual Federal Savings Bank
 Northhampton Cooperative Bank
 PeoplesBank
 South Coastal Bank
 Strata Bank
 The Bank of Western Massachusetts
 UniBank
 Westfield Bank

Savings Account (Cuenta de Ahorros):

Beverly Cooperative Bank
 Bridgewater Savings Bank
 Granite Savings Bank
 Foxboro Federal Savings
 Greenfield Savings Bank
 Liberty Bank & Trust Company
 Luzo Community Bank
 Marblehead Savings Bank
 Mayflower Bank
 Rockport National Bank
 Slades Ferry Bank
 Westborough Bank

**As of June 1, 2002,
the number of *free*
withdrawals you
can make each
month with your
EBT Card will be
two (2).**

**An *85-cent charge*
will be taken out of
your EBT account
for every ATM
withdrawal made
after the *two (2)*
free withdrawals
allowed each
month.**



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