**Save More of Your TAFDC/EAEDC Benefits!**

**Direct deposit to a bank account can help you save money!**

* If you have your TAFDC or EAEDC benefits directly deposited into a checking or savings account, you can use your ATM card like an EBT card. You 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://mcbc.info/basic-banking/)website to find a bank offering no-cost or low-cost checking and
savings accounts near you.

**You can lower or eliminate fees and surcharges taken from your TAFDC or EAEDC benefits and save money for your household.**

* It costs you 75 cents each time you make 4 or more EBT cash withdrawals in a month from an ATM. *To save money, make only 3 withdrawals each month.*
* Some ATM owners may 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 *and for any fees charged to get cash back.*
* For a list of places you cannot use your EBT card and a list of what you cannot buy with your EBT card visit: <https://www.mass.gov/guides/using-your-ebt-card>.
* 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**.