



## Welcome to the Illinois Link program

You are on your way to enjoying a safe and easy way to get and use your benefits. The Illinois Link program lets you use the Illinois Link card, similar to a bankcard, to spend your benefits. You will select a secret Personal Identification Number (PIN) by calling the toll-free Help Line (1-800-678-LINK) or by going to the web site at [www.Link.Illinois.gov](http://www.Link.Illinois.gov). Your Illinois Link card and PIN let you use your benefits that the Illinois Department of Human Services (DHS) deposits into an account – just for you. Once your benefits are deposited in your account and you have selected your PIN, you can begin using those benefits with your Link card.

## Information you should know

- You will receive your Illinois Link card through the mail at the address you gave to your local DHS office. Please allow seven (7) days for mail delivery.
- If you were approved for benefits but have not received your card within 10 days, contact your caseworker.
- You must have a PIN before you can use your benefits. You can either call the toll-free Help Line number or use a computer and go to the web site [www.Link.Illinois.gov](http://www.Link.Illinois.gov) to select your PIN. The Help Line number and the web site are printed on the back of your Illinois Link card and in this pamphlet.
- The first time you call to select your PIN, you will need the 16-digit number on the front of your Link card.
- You must keep your card and PIN safe and private. If you think someone else has your Illinois Link card or PIN, you must call the Help Line or go to the web site right away to report your Illinois Link card as lost or stolen.
- If you give your card and PIN to someone else and they use your benefits—your benefits will NOT be replaced. Remember:** Never tell anyone your PIN. Do not write your PIN on your card. Do not carry it with you in your purse, wallet, or billfold or where someone could find it. Keep your card away from electronic equipment (like TVs, microwaves) and magnets. Keep your card out of direct sunlight, like a car dashboard.
- You are responsible for using your benefits and taking care of your Illinois Link card and PIN.

- You can use the toll-free number (1-800-678-LINK) or the web site at [www.Link.Illinois.gov](http://www.Link.Illinois.gov) to get a history of your card use, check your benefit balances, select a PIN, report a lost, stolen or damaged Illinois Link card or request a replacement card by mail. Please allow seven (7) days for mail delivery.
- SNAP benefits are to be used to purchase food for your household only.
- If the food you purchase with your SNAP benefits are destroyed in a disaster beyond your control, you may be eligible for replacement benefits. Contact your Caseworker within 10 days of the disaster to make this request.
- You should keep this pamphlet with you because it contains important information that you can read again later if you need to.
- If you would like to have your cash benefits deposited directly into your bank account instead of your Link card, contact your DHS office.
- To correct an error, the amount of benefits issued to your LINK account may be adjusted prior to becoming available to you.
- In the event of a system error, your account may be adjusted. If this happens, you will receive a written notice explaining the system error and the adjustment. If you request a hearing within 15 days of the notice, the adjustment will not be made until a hearing can be held. You have the right to request a review of any transaction and to request a fair hearing by calling 1-800-678-LINK (5465).

**DO NOT THROW YOUR ILLINOIS LINK CARD AWAY. YOU WILL NOT RECEIVE A NEW CARD EACH MONTH.**

## How do I use my Illinois Link card at the store?

You may use your Illinois Link card at the grocery store to spend your SNAP or cash benefits. At some stores, you may also use your card to get cash from your cash benefits. Look for the Illinois Link sign in the windows or on the doors at the grocery store to make sure that the store accepts the Illinois Link card before you begin shopping.

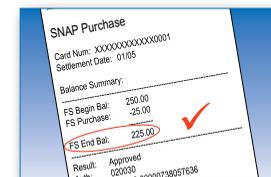


The steps below explain how to use your Illinois Link card to use your benefits.

- Food purchased with SNAP must be received at the time of purchase. (Exception: You may use SNAP to purchase shares in a CSA (Community Supported

Agriculture) up to 14 days in advance of receiving the share of food.) You cannot use SNAP to pay for food that was received at an earlier time.

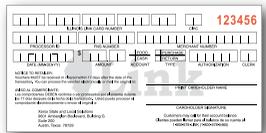
- At the checkout lane, tell the cashier that you are using your Illinois Link card and which account you want to use – your SNAP or cash account. If you want to get cash from your cash account, you can ask the cashier at the checkout lane or you may need to go to the customer service counter.
- You, or the cashier, will scan your card through the Illinois Link terminal. If your card cannot be scanned, the cashier can manually type in your card number on the terminal to complete your purchase. If you have too many manual entered transactions in a row then your card will automatically be replaced. You will be able to continue using your old card until you receive the new card. Upon receiving the new card, you may begin using it immediately.
- You, or the cashier, enter the amount of purchase or the amount of cash you want to withdraw.
- Enter your 4-digit PIN. No one should ever ask you for your PIN, not even the store clerk. You should enter your PIN yourself. Make sure you enter your PIN carefully and that no one sees you enter it. If you enter the wrong PIN four (4) times in a row, your benefit account is “frozen” and you will not be able to use your benefits. You will not be able to use your Illinois Link card until you get a new PIN.
- When your purchase or withdrawal is complete, the terminal prints a receipt with the name and address of the store, type of transaction, date of transaction, the amount of your purchase or withdrawal, and the balance left in your account(s). You should save your receipt every time you use your Illinois Link card so you know your balance the next time you go shopping.
- There are no requirements for a minimum amount of a purchase or a maximum number of times you may use your card at the store.
- You cannot be charged an additional fee for using SNAP benefits
- If you use coupons, the coupon amount is taxed and the tax cannot be paid with SNAP benefits.



## What happens if a store's Illinois Link terminal is not working?

Even if a store's Illinois Link terminals are not working, you may still use your Illinois Link card, but the purchase must be for food items only using either your SNAP or cash benefits. The store cashier can use a manual voucher and call to get telephone approval for your purchase up to \$150.00 a day.

Instead of getting a receipt for your purchase, the cashier fills out a paper voucher that shows the amount of your purchase. Before you sign the voucher, make sure your purchase is being made from the correct account (SNAP or cash) and that the amount on the voucher is correct. The cashier should give you a copy of the voucher for your records.



## How do I use my card at an Automated Teller Machine (ATM)?

You can only withdraw money or check your cash account balance at an ATM. You cannot use your SNAP benefits at an ATM.

These are some of the ATM networks that accept the Illinois Link card.



Some ATMs may charge you a fee. To avoid paying any fees, it is best to withdraw your cash at stores that accept the Illinois Link card and provide cash back.

Before you use your Illinois Link card at an ATM, here are some things you need to know:

**Amounts:** You can only withdraw cash in the amounts that the ATM allows you to get. Some ATMs allow you to withdraw your cash in amounts of \$10.00, \$20.00, etc. If you do not have enough money in your account to withdraw your benefits and pay any fees that may be charged, your transaction is denied.

**Fees:** You can withdraw cash from your cash account at an ATM up to two (2) times per month. After your second cash withdrawal, or your second balance inquiry, you are charged a fee.

**Surcharges:** Illinois ATMs are not supposed to charge surcharges in addition to the fees described above. ATMs outside Illinois may add surcharges in addition to these fees.

**TANF Assistance:** It is against the law to access your TANF cash benefits with your Link card at casinos, liquor stores or establishments with adult entertainment involving disrobing or nudity.

**WARNING:** It is not legal to sell your Link card or allow others to use your card in return for cash. Doing so can result in loss of your benefits and/or criminal charges.

To use an ATM to withdraw cash or check your balance:

- Follow the ATM instructions for inserting or scanning your Illinois Link card. Some ATMs ask you to insert and remove your card, others ask you to insert the card that is held inside the machine until you complete or cancel the transaction.
- Enter your PIN. If the ATM charges a surcharge a screen appears and you have the option of accepting or cancelling the transaction. If you accept the transaction, the fee will be taken from your cash benefits.
- Choose either the “Cash Withdrawal” or “Balance Inquiry” option. (Remember, you cannot check your SNAP balance at an ATM.)
- Select the “Checking” option.
- Enter the amount of cash you want to withdraw.
- When your transaction is approved, the ATM gives you cash, a printed receipt and your card.
- Do not forget to take your receipt, card, and cash.

#### When using your card at an ATM, remember:

- Be careful. Only use ATMs in a well-lighted area.
- Look out for suspicious people. If you feel you are in danger, cancel your transaction, get your card, and leave the area.
- Be prepared. Have your card ready to use.
- Keep your PIN safe. Do not write your PIN on your card.
- Enter your PIN carefully so no one else sees you enter it.
- Keep your last receipt.



#### How do I get a replacement card or PIN?

You have safe, secure 24/7 access to your Illinois Link information. Call the Help Line or use a computer to go to the web site. You can report your card as lost, stolen or damaged to protect your benefits, request a replacement card, select or change your PIN, and check your balances. Replacement cards are mailed to the address that you gave to your DHS office. If you have moved, you can report your new address to

the Help Desk operator when replacing your card and they will change your address. You will need to make sure the post office has your new address, too. Once you report a card lost, stolen or damaged, you will not be able to use your benefits until you receive the replacement card in the mail. Please allow seven (7) days for mail delivery. You can also call the Help Line to report a problem with an ATM or Link equipment in a store, or if you have a question about a purchase or withdrawal at a retailer, and receive training or help with your Illinois Link card.

#### How do I find out how much money is in my Illinois Link account?

- Look on your last receipt.
- Use a secure computer and go to the web site: [www.Link.Illinois.gov](http://www.Link.Illinois.gov).
- Get your balance at a store. Some stores can give you your balance without having to make a purchase.
- Call the Help Line at 1-800-678-LINK.
- Go to an ATM (for cash account balance only). You cannot get your SNAP balance at an ATM, only your cash balance. Remember, you may be charged a fee — even for a balance inquiry.

#### What information do I need when I want to call the Help Line or go to the web site?

You use the same information when you call the Help Line or use the web site. You must have your:

- Nine-digit Social Security Number
- Date of Birth and,
- PIN, OR
- 16-digit number on the front of your card.

If you receive benefits for your children, or other dependents, but not for yourself, you may need their information before calling the Help Line. If you call to replace your card, you need to know your PIN. If you forgot your PIN, you can choose the option to select a new PIN before ordering a replacement card.

#### What happens if I stop using my Illinois Link card?

If you do not use all your benefits each month, they stay in your account and are added to the next month's benefits. However, if you do not use your benefits to make a purchase or a cash withdrawal for one year, the benefits will no longer be available. Use of SNAP and cash benefits are counted separately.

# Link



The Safe and Easy  
Link to your benefits

 **1-800-678-LINK (5465)**

# Link

**24 hours a day, 7 days a week**

**[www.Link.Illinois.gov](http://www.Link.Illinois.gov)**

For questions on eligibility or to report fraud,  
call 1-800-843-6154 (DHS)  
DHS TTY: 1-800-447-6404

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