



How to Use Your Minnesota EBT Card



Cash on an EBT card is provided to help families and individuals meet their basic needs. These basic needs include food, shelter, clothing, utilities and transportation. These funds are given until families and individuals can support themselves. It is illegal for an EBT user to buy or attempt to buy tobacco products or alcoholic beverages with the EBT card. If you do, it is fraud and you will be removed from the program. Do not use an EBT card at a gambling establishment or at a retail establishment that provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state.

What is your EBT card?

Your EBT card is a **safe, convenient** and **easy** way for you to get your cash and food benefits each month.

- Your benefits will be put in an account set up for you.
- You must use the card to get your benefits.
- You may use your EBT card online, at stores, ATMs or places food is sold, such as farmers markets, to spend your Supplemental Nutrition Assistance Program (SNAP) or cash benefits. There may be signs that say “EBT accepted here” or “SNAP accepted here.”

Your Number



Your Signature



How to get your card

If this is your first time getting public assistance in Minnesota

- Your first EBT card will be mailed within two business days of your worker approving your first cash and/or food benefits.
- Sign the back of the card as soon as you receive it.

If you have previously received public assistance in Minnesota and are reapplying

- Benefits will be loaded on your current EBT card
- If you do not have your EBT card, you need to request a replacement EBT card

If you get food benefits only, and later start getting cash benefits too

You will be mailed a new card with your name on it. Your old card will be canceled 30 days after the new card is mailed or once you start using the new card, whichever happens first.

If you need a replacement EBT card

Call customer service at 888-997-2227 and request a new card be mailed to you. It will take about five business days to get the new card.

- There is a \$2 charge for all replacement EBT cards
- A \$2 card replacement fee will be deducted from your cash or food benefits

If you have questions, there is help

Call customer service, 24 hours a day / 7 days a week – Toll-free: 888-997-2227

Go to www.ebtEDGE.com – Under EBT Cardholders, click on “More Information” and log in using your user ID and password.

Access to cash benefits is limited to Minnesota, Iowa, North Dakota, South Dakota and Wisconsin.

When you get your EBT card

- Sign your name in ink on the white stripe on the back.
- Select a Personal Identification Number (PIN) by:
 - Calling customer service at 888-997-2227
 - Visiting your local county or Tribal Nation office or logging on to ebtEDGE online or mobile app

See next page for more details on selecting a secure PIN.

What you can buy with SNAP benefits

SNAP benefits can be used to buy most foods and non-alcoholic beverages as well as plants and seeds to grow food to eat.

See a full list of eligible foods and restrictions at fns.usda.gov/snap/eligible-food-items.

Food bought with SNAP benefits must be received at the time of purchase, except if you buy shares in a CSA (Community Supported Agriculture) up to 14 days in advance of getting the share of food.

Where to use your EBT card

You can use your EBT card at most grocery stores, convenience stores, farmers markets, ATMs, cash checking businesses and certain online retailers. Find a list of eligible stores and retailers here:

fns.usda.gov/snap/retailer-locator.

Point-of-sale (POS) machine

A POS machine is a machine in a store or farmer's market that reads your EBT card when you buy food or non-food items or withdraw cash benefits.

You can use a POS machine to:

- Buy food with food or cash benefits.
There is no minimum dollar amount per transaction or maximum limit on the number of transactions allowed. Transaction fees can't be added to your buy of food items with an EBT card.
- Buy non-food items with cash benefits.
- Withdraw cash from cash benefits.
- Get cash back with a buy from cash benefits.
Some stores may limit the amount of cash you can get back from your cash benefits.

Online

You can buy eligible food items online with certain retailers. Only EBT food benefits can be used online. Find a list of online retailers that accept EBT at fns.usda.gov/snap/online-purchasing-pilot. A separate payment type is required to buy items that are not eligible for SNAP and to pay any delivery costs. EBT cash benefits can't be used as the separate payment type.

At an automated teller machine (ATM)

You can withdraw cash from your cash benefit account at an ATM. You can't use an ATM to get cash from your food benefit account.

At check cashing businesses

You may be able to get your cash benefits at some businesses that cash checks.

Important EBT account information

Sometimes errors occur in the EBT system that may cause your EBT cash or food benefits to increase. When this happens, your account can be adjusted. You will receive notice when this happens. If you do not agree with the notice, you have the right to appeal and request a fair hearing. To request a fair hearing, contact your financial worker at your county or Tribal Nation office.

If you see a transaction on your account that you do not agree with, you have the right to request an adjustment to your record. You have 90 days from the transaction to request a correction. To request an adjustment call 888-997-2227.

You may be able to get replacement benefits if food bought with your SNAP benefits are destroyed in a household misfortune like a power outage or fire. The loss must be reported to your county or Tribal Nation office within 10 days from when the food was destroyed.

How to care for your EBT card

Your card is like cash – keep it in a safe place

- Call customer service right away if your card is lost or stolen.
- Put your card away as soon as you finish using it.
- **Do not** let others use your card. Lost benefits may not be replaced.
- **Do not** leave your card lying around, even at home.

Do not throw away your EBT card

- Use the same card every month as long as you receive benefits.
- If you move out of state, you will be able to use your card to get your unused food benefits.

Misuse of your EBT card is against the law

It is a crime to defraud the system or to sell your card and PIN to others. It may result in criminal charges against you and your benefits may end.

It is illegal for an EBT user to buy or attempt to buy tobacco products or alcoholic beverages with the EBT card. If you do, it is fraud and you will be removed from the program.

If you repeatedly lose your card, the county or Tribal Nation office may investigate your case or assign a representative to receive your benefits for you.

How card fees work

- You will receive four free cash withdrawal transactions per month. These cash withdrawals may be at a POS machine or an ATM. You will be charged \$1 for each additional cash withdrawal, up to a maximum of \$10. A cash-only withdrawal is for an amount up to the balance remaining in your cash account. There is no charge for a cash buy transaction or if you get cash back when you make a buy.

- Some ATMs may charge you a fee to use the machine in addition to the cash withdrawal transaction charge. The ATM will tell you if it charges a fee before you make your cash withdrawal. If you do not want to pay the fee, you can cancel your transaction and go to an ATM that does not charge a fee.

How to set or change your PIN

A PIN is four secret numbers you use with your card to access benefits. Every time you use your card, you must enter these four secret numbers. To help prevent fraud you are not able to select a “common” PIN. Common PINs include:

PIN (Personal Identification Number)

? ? ? ? = PIN

0000 0001 0002 0003 0004
 0005 0852 1111 1212 1234
 2345 2580 3456 4567 5678
 5555 6666 7777 8888 9999

When you select your PIN, choose four numbers that you can remember but that other people can't easily guess.

How to set or change a PIN

- Call customer service at 888-997-2227
 - Visit your county or Tribal Nation office
 - Visit the ebtEDGE cardholder portal at www.ebtEDGE.com
 - Access the ebtEDGE mobile application, available for IOS and Android, at www.FISGLOBaI.COM/EBTEDEMOBILE
- You have four tries each day to enter your correct PIN. After four incorrect tries, you can't use your card until 12:01 a.m. the next day.

PIN safety tips

- Keep your PIN secret. Memorize it.
- Change your PIN often
- Change your PIN when getting a new card, or before or after your monthly deposit
- Do not re-use previous PINs
- Do not let anyone (even the store clerk) see your PIN when you enter it at the POS machine or ATM
- Do not write your PIN on your card. If you need to write down your PIN, keep that paper in a different place than your card.
- Temporarily freeze your account, block out-of-state transactions and block online transactions at www.ebtedge.com or on the ebtEDGE mobile app.
- Your benefits may not be replaced if someone else uses your card without your approval.**

How to use a POS machine

Note: There are no minimum dollar amounts for an EBT purchase.

To buy food

- Slide your card through the POS machine.
- Check the amount that shows in the POS window.
- If the amount is correct, enter your PIN. Press ENTER.
- Take your card, receipt and groceries.

The steps you follow may be different for each type of POS machine. If you need help, ask the sales clerk.

Remember:

- You will not get change from your food benefits when you buy food. The balance will remain in your account.
- You can use POS machines to buy food as many times as you want each month until all your food benefits are used.

To withdraw cash

Ask the sales clerk if you can withdraw cash benefits at this store. If the store allows you to withdraw cash benefits:

- Slide your card through the POS machine
- Tell the sales clerk the amount of cash you want
- Check the amount that shows in the POS window
- If the amount is correct, enter your PIN and press ENTER
- Take your card, cash and receipt from the sales clerk.

Remember:

- Cash withdrawals are not allowed from food benefits.
- Non-food items are paid from your cash benefits account, or you can pay cash.
- Cash withdrawals can't be done in the store if your card can't be read by the POS machine.

If the POS machine is not working

If the POS machine in the store is not working when you make a purchase with your **SNAP benefits**, the sales clerk will ask you to sign a form for the amount of food you buy.

There may be a \$50 limit on the amount of food that you may buy if the POS machine is not working. Stores have the option of not accepting EBT when the POS machine is not working.

Check the amount on the form. It should be the same amount as the food you purchased.

OFFLINE FOOD STAMP VOUCHER		1016575
<small>Vouchers must be cleared on POS device or mailed in for mailing within 14 days.</small>		
<small>Mail to: Delata Data Systems, Inc. P.O. Box 290 Middletown, WE 53201-0290</small>	Approval Number _____	Trans. Date/Time _____
Card Number _____	\$ Account _____	Store POS Batch Number _____
POS Cardholder Name _____	Print Store Name _____	Purchase _____
Cardholder's Signature _____	Store Address _____	Refund _____
Date _____	Store City/State/Zip Code _____	
<small>In signing this voucher (unless that food stamp funds are available for the full amount of this transaction)</small>	Store Supervisor/Clerk Signature _____	
<small>This Voucher will be charged back if information in this section has been altered.</small>	<small>Food Stamp regulations prohibit redemption of this voucher for merchant's non-food/merchandise items.</small>	
<small>White - Delata Data Systems Copy</small>	<small>Green - Client/Customer Copy</small>	<small>Blue - Merchant Copy</small>

If the amount is correct, sign your name and record the date.

The clerk will call customer service to check if you have enough benefits in your food account to buy the food. If you do, the total food amount will be subtracted from your food benefits.

This form is also used by food merchants (like farmers markets) that do not have POS machines.

Remember – do not tell the sales clerk your PIN!

How to use an ATM to withdraw cash

1. Insert your card.
2. Enter your PIN. Press Enter.
3. Select Withdrawal.
4. Select Checking
5. Enter the dollar amount. Select Correct or Cancel.
6. Take your cash.
7. Another transaction? Select No.
8. Take your card and receipt.

Remember:

- The steps you follow may be different for each type of ATM.
- You may be able to withdraw all of your cash benefits from an ATM in one day. It may take several transactions to do that if the machine has a limit on the amount of cash you can withdraw each time.
- For single dollars and cents, use a POS machine in a store for a cash buy or, if allowed, a cash withdrawal.

How to use your EBT card safely

Safety tips at the store

- Check the food amount that shows in the PIN pad window before you key in your PIN.
- **Do not** let the store clerk or anyone else see your PIN as you enter it.
- **Do not** let the clerk or store manager leave the area with your card.

Safety tips at the ATM

- Have your card ready.
- Always use ATMs in well-lit areas.
- If you sense danger, cancel your transaction. Take your card and leave the area right away.
- At night, if you are alone, use an ATM inside a store.
- Do not count your money at the ATM.
- Do not let anyone see your PIN as you enter it.
- Put your cash, card and receipt away quickly.

Calling customer service

You can reach customer service at 888-997-2227. The information in this brochure is available in accessible formats for individuals with disabilities by calling 888-997-2227 or by using your preferred relay service. For other information on disability rights and protections, contact your agency's ADA coordinator.

Call 24 hours a day, 7 days a week if:

- You just received your card in the mail and need to select a PIN
- You need a replacement card; there is a \$2 fee for a replacement card
- Someone else is using your card
- Your card does not work
- You forgot your PIN or want a new PIN
- You need to know your food and cash benefit balances and you can't find your last store receipt
- You want to find out about fees

- You have questions about using your card
- You feel you were overcharged at a store
- You feel you did not receive the correct amount from an ATM.

Call customer service for help with your card. **Do not call your financial worker.**

Calls to customer service may be recorded or monitored.

How to access the ebtEDGE cardholder portal or mobile application

Cardholder portal - Using a browser such as Microsoft Internet Explorer or Google Chrome, access the cardholder portal at www.ebtedge.com and select "Cardholder Login."

Mobile application - Download the mobile application at www.FISGLOBAL.COM/EBTEDEMOBILE

The login page for both the cardholder portal and mobile application will ask for a user ID and password. If it is your first time using the cardholder portal or mobile application, you will need to create a user ID and password, and set up three security questions.

Instructions on how to set up your account and to link a EBT card to your account can be found by selecting "Login FAQ here" on the ebtEDGE cardholder portal or mobile application.

- The ebtEDGE cardholder portal and mobile application give the following information:
- **Account balance:** See your real-time account balance for both SNAP and cash benefits.
- **Pending deposits:** Know when your benefits will be deposited.
- **Transaction history:** View your history of transactions for the last 60 days.
- **Benefits schedule:** Get a snapshot of the benefits schedule.
- **Help:** See answers to many commonly asked questions.

How to register to get your EBT balance or last five transactions by text message

Registration is easy!

1. Go to www.ebtEDGE.com, select the "Cardholder Login" and log in using your user ID and password.
2. Select "EBT Account."
3. Select "Messaging Registration" under the Account Services menu at the top right of the screen.
4. Enter your mobile (cell) phone number.
Note: Your card's nickname will always be the last five digits of your EBT card.
5. Check the box next to SMS Balance, then click the "Update" button.
6. You are registered!
7. To get your balance, text BAL to 42265.
To see your last five transactions, text MINI to 42265.

Standard Text messaging charge rate from your carrier may apply.

Conditions of use:

<https://www.fisglobal.com/Terms-of-Use>

Privacy Policy:

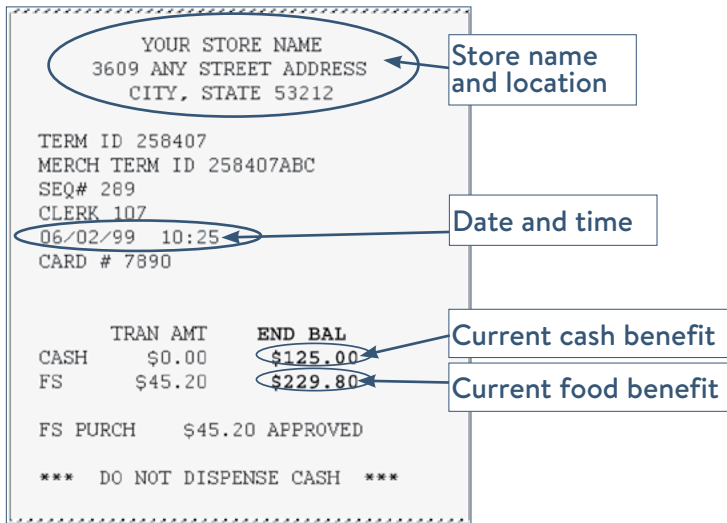
<https://www.fisglobal.com/Privacy>

Accessibility:

<https://cardholder.ebtedge.com/chp/assets/access.html>

How to find your EBT balance

Keep your last receipt



It shows how much you have left in your food and/or cash benefit accounts.

- The store's name and location should appear on your receipt when you use your food and/or cash benefits.
- You may also find your balance by calling customer service, accessing the ebtEDGE cardholder portal or mobile application or registering for text message notifications.
- You may also request a transaction history at your local county or Tribal Nation office.
- Food benefits not used within 274 days will be removed from your account and can't be replaced.
- Cash benefits not used within 90 days will be removed from your account and can't be replaced after 365 days.

If you need help accessing food benefits

Choose a person you trust to be your additional adult. This person will help with shopping and accessing your food benefits.

- Tell your financial worker whom you chose as your additional adult.
- The additional adult will receive an EBT card in the mail.
- An additional adult who is a member of your household must call customer service to select a PIN.
- An additional adult who is not a member of your household must go to the county or Tribal Nation office to select a PIN.
- If you later want to stop the additional adult's access to your SNAP benefits, contact customer service, then notify your financial worker.
- Remember, lost or stolen benefits may not be replaced.

For more information, call your financial worker.

What to do before you move

- Call your county or Tribal Nation office immediately with your new address.
- If you move to an area where you can't access your cash benefits, contact your county or Tribal Nation office.

When you will get your benefits

Benefits are available on the same day every month, even on weekends or holidays.

Cash benefits

Case benefit type	If your case number ends in	Your cash benefits are available after 6 a.m. on the:
DWP/MFIP	1,3,5,7 or 9	2nd to last day of every month
DWP/MFIP	0,2,4,6 or 8	the last day of every month
GA, MSA & RCA	0 thru 9	1st day of every month

Food benefits

If your case number ends in	Your food benefits are available after 12:01 a.m. on the
4	4th of every month
5	5th of every month
6	6th of every month
7	7th of every month
8	8th of every month
9	9th of every month
0	10th of every month
1	11th of every month
2	12th of every month
3	13th of every month

Civil Rights Notice

Discrimination is against the law. The Minnesota Department of Human Services (DHS) and local human services agencies do not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- marital status
- age
- disability
- sex (including sex stereotypes and gender identity)
- political beliefs

Auxiliary Aids and Services: Human services agencies provide auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in their programs.

Contact your worker or agency's ADA Coordinator to get auxiliary aids and services.

Language Assistance Services: Human services agencies provide translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to information and services.

Contact your worker or agency's LEP Coordinator to get language assistance services.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by a human services agency. You may contact any of the following four agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex

Contact the **OCR** directly to file a complaint:

Office for Civil Rights
U.S. Department of Health and Human Services
Midwest Region
233 N. Michigan Avenue, Suite 240
Chicago, IL 60601
Customer Response Center:
Toll-Free: 800-368-1019
TDD Toll-Free: 800-537-7697
ocrmail@hhs.gov

U.S. Department of Agriculture Do Not Send Applications Here

In accordance with federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex (including gender identity and sexual orientation), religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity.

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotape, American Sign Language), should contact the agency (state or local) where they applied

for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be obtained online at: <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf>, from any USDA office, by calling (833) 620-1071, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:

1. mail:
Food and Nutrition Service, USDA
1320 Braddock Place, Room 334
Alexandria, VA 22314; or
2. fax: (833) 256-1665 or (202) 690-7442; or
3. email:
FNCSIVILRIGHTSCOMPLAINTS@usda.gov

Do Not Send Applications Here

Please return to your local county or tribal human services office.

This institution is an equal opportunity provider.

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
540 Fairview Avenue North, Suite 201
St. Paul, MN 55104
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 1-800-627-3529 (MN Relay)
651-296-9042 (fax)
HYPERLINK “mail to: Info.mdhr@state.mn.us”

DHS

You have the right to file a complaint with DHS if you believe you have been discriminated against in our programs because of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- marital status
- age
- disability
- sex (including sex stereotypes and gender identity)
- political beliefs

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact DHS directly to file a discrimination complaint:

Civil Rights Coordinator
Minnesota Department of Human Services
Equal Opportunity and Access Division
P.O. Box 64997
St. Paul, MN 55164-0997
651-431-3040 (voice) or use your preferred relay service

Attention. If you need free help interpreting this document, ask your worker or call the number below for your language.

ያስተውሉ፡ ይህንን ደብዳቤ ለመተርጎም እርዳታ የሚፈልጉ ከሆነ፡ የጉዳዩን ስራተኛ ይጠይቁ ወይም በሰልክ ቁጥር 1-844-217-3547 ይደውሉ።

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اطلب ذلك من مشرفك أو اتصل على الرقم 1-800-358-0377.

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ သင့်လူမှုရေးအလုပ်သမား အားမေးမြန်း ခြင်းသို့ မဟုတ် 1-844-217-3563 ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមសួរអ្នកកាន់សំណុំរឿង របស់អ្នក ឬហៅទូរស័ព្ទមកលេខ 1-888-468-3787 ។

請注意，如果您需要免費協助傳譯這份文件，請告訴您的工作人員或撥打1-844-217-3564。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, demandez à votre agent chargé du traitement de cas ou appelez le 1-844-217-3548.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntauv no pub dawb, ces nug koj tus neeg lis dej num los sis hu rau 1-888-486-8377.

ဟ်သုဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်,သံကွၢ်ဘဉ်ပုၤဂ့ၢ်မိအပုၤမၤစၢၤတၢ်လၢနဂီၢ်မ့တ မ့ၢ်ကိးဘဉ် 1-844-217-3549 တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 담당자에게 문의하시거나 1-844-217-3565으로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງຖາມພະນັກງານກຳກັບການຊ່ວຍເຫຼືອຂອງທ່ານ ຫຼື ໂທໂປຣໂປທີ 1-888-487-8251.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, hojjettoota kee gaafadhu ykn afaan ati dubbattuuf bilbili 1-888-234-3798.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, обратитесь к своему социальному работнику или позвоните по телефону 1-888-562-5877.

Digniin. Haddii aad u baahantahay caawimaad lacag-la' aan ah ee tarjumaadda qoraalkan, hawl wadeenkaaga weydiiso ama wac lambarka 1-888-547-8829.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, comuníquese con su trabajador o llame al 1-888-428-3438.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi nhân viên xã hội của quý vị hoặc gọi số 1-888-554-8759.

LBI (8-16)



For accessible formats of this information, ask your county worker. For assistance with additional equal access to human services, contact your county's ADA coordinator. ADA4 (2-18)