Frequently Asked Questions Prepaid Debit Card



• **Q. How quickly can I access funds that have been loaded to my card?** A. Immediately!

• Q. Where can I use my card?

A. After your card has been activated and funded, you have the ability to immediately access cash at ATMs displaying the MasterCard® Acceptance Mark. You may also use your card to pay for goods and services at Point-of-Sale ("POS") retail merchants that accept MasterCard® prepaid cards utilizing the MasterCard® Brand Mark printed on your card. Many merchant locations will provide a "cash back" option with your purchase.

• Q. How are my funds secured?

A. Your prepaid card is protected by a unique Personal Identification Number ("PIN") as well as security measures designed to protect you from misuse of the card.

• Q. What if I forget my PIN?

A. A new PIN can be assigned to you by calling customer service at 800-416-6373. You will be asked to provide your name, address, city, state, zip, date-of-birth, Social Security Number and your last three (3) transaction amounts before your PIN can be reset to the default PIN. Before you can use your card, you will be required to call the automated voice system at 800-416-6373 and select another PIN number.

• Q. How do I check the balance on my card?

A. Select the Account Summary tab to find out your account balance or visit any ATM displaying the network logos on the back of the card (fees may apply). You may also check your balance by calling 800-416-6373 and following the prompts for a balance inquiry.

• Q. What if my card balance is not an even amount or less than the minimum ATM dispense amount?

A. You may deplete the remaining balance on your card by engaging in a Point-of-Sale ("POS") transaction. You may also select to move the remaining balance to your bank account by selecting the card to bank move option on this website or by calling customer service. If you need information on these services, please contact customer service at: 800-416-6373.

• Q. What if I insert my card in an ATM and the machine does not give it back?

A. You should contact the ATM owner or call Customer Service Center at 1-800-416-6373. The Customer Service Center will provide assistance in issuing you a new card.

• Q. Will I be charged a fee at an ATM?

A. Most ATM owners will charge a nominal fee, which typically ranges from \$1.00 to \$2.50. This amount will be deducted from your available card balance at the time of the transaction in addition to any fees outlined in the Cardholder Terms & Conditions. Note: If you use an Allpoint ATM, the ATM owner will not charge any fees in addition to those outlined in the Cardholder Terms & Conditions.

• Q. Is my card linked to a bank account?

A. Your card is not associated with a traditional bank account and there are no minimum balances required.

Q. How do I report my card lost or stolen?

A. Pursuant to the Terms and Conditions of your Cardholder Agreement and Disclosure Statement, it is your responsibility to immediately report your card lost or stolen. You may do this by contacting customer service at 800-416-6373.