



### Product Expert:

- New Accounts Representative

### Website to locate surcharge free ATMs for your payroll card:

- [www.allpointnetwork.com](http://www.allpointnetwork.com)



### Additional Information:

Contact a Retail Service Representative at First United Bank for more information or visit our website at [www.FirstUnited.Net](http://www.FirstUnited.Net)

# Payroll Card TransCard



## DESCRIPTION:

The Payroll Card is a reloadable debit card that replaces paper checks. An employer deposits their employee's net pay every pay period onto their payroll card giving them immediate access to their funds. The payroll card allows an employee to enjoy the many conveniences of direct deposit without having to open a bank account or undergo a credit check. The payroll card can be used to make purchases and pay bills at retailers in person, online and over the phone and to get cash from ATMs.

## PAYROLL CARD FEATURES:

- Requires limited consumer information to open
- No credit check required
- Can be funded by the person using the card, another person, a company or institution
- Similar functionality to credit and debit cards except only money previously loaded on the card may be spent (i.e. no overdraft protection)
- Usually not directly linked to a checking account or line of credit
- Can be made available through non-traditional distribution channels

## HOW IT WORKS:

An employee opens a Payroll Card as a way to receive their pay in place of a paper check. Next, they activate the card and give their employer the card information for direct payroll deposit. Each pay period, money is loaded onto their payroll card by their employer as a direct deposit. Employees can also load their payroll card by depositing a payroll check and having the funds loaded to the payroll card. With a payroll card, the employee has more financial control and flexibility than a paper check.

## PAYROLL CARD TARGET CUSTOMERS:

- Retail Merchants
- Construction
- Restaurants
- Trucking
- Manufacturing
- Government

## EMPLOYER BENEFITS

- Operational cost savings and reduced check handling cost
- Reduced liability of fraud and risk
- No stop payment or lost check replacement costs
- Improved budget control
- Increased employee retention by offering cost savings and value added benefits

[www • FirstUnited • Net](http://www.FirstUnited.Net)





TransCard Customer Service:  
1-800-416-6373

## CARDHOLDER BENEFITS:

- Safe & convenient place to store funds
- Immediate availability of funds on payday
- No check cashing fees or long lines
- No money order or cashier check fees
- No credit check or bank account required
- 24 Hour ATM Access
- Global MasterCard® Acceptance
- Instant fund transfers
- Online and over the phone bill pay through EchoPay
- Funds kept in an FDIC insured account
- Easy to use cardholder website
- Expense management and budget tracking tools
- Safer than carrying cash

## FREQUENTLY ASKED QUESTIONS:

### • Where can I use my Payroll Card?

- You can use your payroll card anywhere MasterCard® debit cards are accepted- that's millions of locations worldwide including retail stores and online merchants. You can also use the payroll card to pay bills online or by phone. And, you can use the card to withdraw cash from any ATM, from any MasterCard® issuing bank or get cash back from point of sale from any participating merchant that accepts MasterCard® debit cards. Surcharge free ATM withdrawals can be made at an Allpoint Network ATM and at First United Bank owned ATMs.

### • Is my Payroll Card like a credit card? Can I spend more than I have?

- No, your payroll card is not a credit card and therefore you can only spend what you have on the card. There is no overdraft privilege available with the payroll card.

### • How do I know how much money I have left on my Payroll Card?

- You can check your balance by phone at 1-800-416-6373 or online at [www.firstunited.net/mycard](http://www.firstunited.net/mycard).

### • Can I add money to my Payroll Card?

- In addition to your pay that your employer will deposit onto your card, you can also add your own funds to the card.

### • Can I get a second card for my spouse?

- Yes, you may have your employer issue a secondary card to your spouse or another designated person. You can tell your employer how much money you would like deposited on the second card each pay period or you can transfer funds between cards yourself.

### • Can I still use my card if I leave my job and current employer?

- TransCard allows you to take the payroll card with you if you leave your current job and employer. You can continue to add your own funds to the card or give the card number to your new employer so they can deposit your pay onto the card.



Amarillo • Canyon • Dimmitt • Earth • Lamesa • Littlefield  
Lubbock • Seagraves • Seminole • Sudan • Wichita Falls



Transaction Description	Cardholder Fee	Fee Description
Card Fee	\$5.00	Per Card
Point of Sale PIN or Signature Transaction- Domestic or International	N/C	Per retail transaction
ATM Withdraw- Domestic **	\$1.50	Per withdrawal
ATM Balance Inquiry- Domestic **	\$0.50	Per inquiry
ATM Insufficient Funds/Decline- Domestic **	\$1.00	Per attempt
ATM Withdraw- International **	\$3.00	Per withdrawal
ATM Balance Inquiry- International **	\$2.00	Per inquiry
ATM Insufficient Funds/Decline- International **	\$2.00	Per attempt
Money Move- Card to Card	\$0.50	Per transfer of funds between cards instance
Money Move- Card to Bank	\$2.00	Per transfer of funds between cards instance
Bill Pay- Electronic	\$1.00	Electronic Bill Pay Transactions through ACH
Bill Pay- Paper Check	\$1.30	Electronic Bill Pay Transactions in which a check is issued
Bank Load	\$2.00	Loading card with funds at bank via TransCard Virtual Terminal
Direct Deposit Load	N/C	Direct Deposit Load through Employer or other direct deposit payor
Cash Withdrawal from a Bank	\$3.00	Per withdrawal (additional bank fees may apply)
Secondary Card Order Fee	\$5.00	Additional Card; cardholder fees are the same as the primary card
Monthly Maintenance Fee	\$4.00	Fee charged to cardholder for servicing and maintenance of an active account
Inactivity Fee	\$3.00	Per month after 12 months of no activity after card is activated and has a balance
Customer Service	N/C	Speaking to a live representative (24/7; Bilingual)
Balance Inquiry VRU	N/C	Automated Phone System
Web Access Cardholder Portal	N/C	Online access for cardholders
SMS/Email Alerts	N/C	Optional Service to Cardholders to utilize
Card Replacement	\$12.50	Per Personalized card
Express Service- Replacement Card	\$25.00	Express Shipping through FEDEX or UPS
TransCheck	\$2.00	Per check. TransCheck is a convenience check for cardholder to draft off of account (available by calling customer service)

\*Payroll cards include one free fund withdrawal per pay period

\*\*Additional fees assessed by ATM owner may apply

N/C= No Charge