



Product Expert:

- New Accounts Representative

Website to locate surcharge free
ATMs for your payroll card:

- 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

Prepaid Debit Card TransCard



DESCRIPTION:

A prepaid debit card is a debit card that can be loaded with a monetary value/ funds by you or another person, company or institution. The card can then be used to pay bills and make purchases at retailers in person, by phone or over the internet utilizing the funds stored on your prepaid debit card. Prepaid debit cards include; general purpose use reloadable cards, payroll cards, expense cards, travel cards, companion cards and much more.

PREPAID DEBIT CARD FEATURES:

- Requires limited consumer information to open
- No credit check required
- Can be funded by the owner of 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 privileges*)
- Usually not directly linked to a checking account or line of credit
- Can be made available through non-traditional distribution channels

PREPAID DEBIT CARD USES:

- Can be used in place of a traditional checking account for individuals who do not qualify or do not currently have an active checking account
- Can be used for safe spending and fraud protection when traveling
- Can be used to provide college or high school students with reloadable funds
- Can be used by businesses in place of expense cards for employee business travel or purchases for the business

PREPAID DEBIT CARD TARGET CUSTOMERS:

- **Commercial Customers**
 - Payroll cards
 - Paper check replacement
 - Travel /Business Expenses
 - Entertainment
- **Customers of non-banks**
 - Guest workers
 - Day laborers
 - Agriculture workers
- **College/High School Students**
- **Travel Cards**

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





TransCard Customer Service:
1-800-416-6373

• People using expensive non-bank payment options

- Money orders & cashier's checks
- Check cashing services
- Wire transfers

• Entry Level Depositors

- Customers establishing credit worthiness
- Turndowns

BENEFITS OF A PREPAID DEBIT CARD:

- Immediate availability of funds on payday
- No check cashing fees or long lines
- Less costly than check cashing & bill paying services
- No credit check or bank account required
- 24 Hour ATM Access
- Global MasterCard® Acceptance
- Instant fund transfers
- Online and over the phone bill pay thru EchoPay
- Funds kept in an FDIC insured account
- Easy to use cardholder website with Personal Financial Manager
- Online expense management and budget tracking
- Safer than carrying cash
- Additional cards available for family & friends
- Free text alerts and Mobile Account Access
- Bi-lingual 24 hour/365 days customer service

FREQUENTLY ASKED QUESTIONS:

• Where can I use my Prepaid Debit Card?

- You can use your card anywhere MasterCard® debit cards are accepted that's millions of locations worldwide including retail stores and online merchants. You can also use the 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 Prepaid Debit Card like a credit card? Can I spend more than I have?

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

• How do I know how much money I have left on my Prepaid Debit Card?

- You can check your balance by phone at 1-800-416-6373 or online at www.firstunited.net/mycard.

• Can I add money to my Prepaid Debit Card?

- Yes. You can add money to your prepaid debit card via direct deposit of your paycheck, via the bank that issued your card or via a transfer of funds online.

• Will I receive a statement each month for the transactions on my card?

- You can review your card activity at any time for free online at www.firstunited.net/mycard or by phone 1-800-504-3126. You also have the option of receiving a monthly paper statement of your card activity. A fee may apply for this service.



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