

READY FUNDS®

Premier Access® MasterCard® Payroll Card

The eZway to Access Pay®!

- ▶ SAVES CASH: No more check-cashing fees*
- ▶ A convenient, safe and secure way to get your pay automatically
- ▶ Access to many additional benefits through the eZsuite® of Financial Service
- ▶ Use at millions of locations, online, over the phone and ATMs where MasterCard prepaid debit cards are accepted
- ▶ Added security of Chip-enabled technology

Congratulations On Receiving Your New ReadyFUND\$ Payroll Card...

- ▶ TO ACTIVATE YOUR CARD ▶ TO CHECK YOUR BALANCE ▶ TO OBTAIN CARD ACCOUNT INFORMATION

CALL: 1-800-309-1126 Or go to: www.readyfunds.net

ACTIVATE YOUR CARD TODAY!

1. Call to activate your card and select your Personal Identification Number (PIN). For security reasons, never share your PIN with anyone.
2. Sign the back of your card.
3. Read the back of this page to get the most from your card.

¡ACTIVA TU TARJETA HOY!

1. Llama para activar tu tarjeta y seleccionar tu PIN o Número de Identificación Personal. Por razones de seguridad nunca compartas tu PIN con alguien más.
2. Firma el reverso de tu tarjeta.
3. Lee la parte trasera de esta página para conocer lo más que se puede obtener de tu tarjeta.

READY FUNDS®

The eZway to Access Pay!

**Ready for an easier way to manage
your money and your life?**

**Start using your ReadyFUND\$
MasterCard Payroll Card today!**



Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
\$0	\$0	\$2.50†	N/A
ATM balance inquiry (in-network or out-of-network)			\$1.00
Customer Service (automated or live agent)			\$0 per call
Inactivity			\$4.95*
We charge 4 other types of fees. Here are some of them:			
Declines			\$1.00
Bank Teller Withdrawal			\$2.50†

†This fee can be lower depending on how and where this card is used.

Visit www.readyfunds.net for free ways to access your funds and balance information.

*After 6 months of non-usage

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement.

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INFORMATION ABOUT YOUR CARD

- (1) The Card Number is the 16-digit number on the front of your card.
- (2) PIN (Personal Identification Number) is the 4-digit number you select at the time of activation. Use this number when you use your card (a) to get cash at ATMs or (b) to make purchases at retail locations.

USING YOUR CARD

- (1) Get Cash at an ATM* – Insert your card into the ATM and enter your 4-digit PIN. **ALWAYS CHOOSE “CHECKING”** when prompted and follow the instructions. Be sure to take your cash, card and receipt.
- (2) Make Purchases at Retail Locations – Either swipe/insert your card or hand your card to the cashier.
 - If you choose “Credit” accept the amount and sign your name
 - If you choose “Debit” enter your PIN to complete the transaction
- (3) Get cash back at retail locations with purchase:
 - Request the desired amount of cash back from the cashier
 - Swipe/Insert your card or hand it to the cashier
 - Select “Debit” on the POS terminal
 - Enter your PIN
 - Accept the amount
 - The cashier will give you the requested cash
- (4) Gas Pumps - Always present your card to the cashier
- (5) Restaurants/Salons/Service Locations - Some merchants will preauthorize up to a 20% gratuity. Your card may be declined if your balance cannot accommodate this additional gratuity.

ACCESS YOUR CARD ACCOUNT INFORMATION

Access your card account information via phone or Internet to check your balance, transaction history, transfer money to a bank account, set up text alerts or change your PIN.

- (1) Internet: Go to www.readyfunds.net and use the 16-digit card number for log in.
- (2) Phone: Dial the toll-free number on the back of the card and provide your 16-digit card number.

REPLACING LOST OR STOLEN CARDS

If your card is lost or stolen:

- (1) Contact ReadyFUND\$ Customer Service immediately by calling 1-800-309-1126 to report your card lost or stolen and to request a new card.
- (2) Funds will transfer from your lost/stolen card to your new card automatically once your new ReadyFUND\$ Premier Access MasterCard Payroll Card is activated.
- (3) Please note the fee for replacement cards: see your cardholder agreement for details.

INFORMACIÓN ACERCA DE SU TARJETA

- (1) El Número de la Tarjeta es el número de 16 dígitos que se encuentra en la parte frontal de su tarjeta.
- (2) PIN (Número de Identificación Personal, por sus siglas en inglés) es el número de 4 dígitos que usted eligió en el momento de la activación. Utilice este número cuando use su tarjeta (a) para sacar dinero de un cajero automático o (b) para realizar compras en las tiendas.

CÓMO UTILIZAR SU TARJETA

- (1) Para sacar dinero de un cajero automático: introduzca su tarjeta en el cajero e ingrese su número PIN de 4 dígitos. **ELIJA LA OPCIÓN “CHECKING” (COMPROBAR)** y siga las instrucciones.
- (2) Haga compras u obtenga efectivo en negocios autorizados — Ya sea que deslice su tarjeta o entréguela al cajero.
 - Si selecciona “Credit” (Crédito), seleccione la cantidad y firme su nombre
 - Si selecciona “Debit” (Débito), ingrese su número PIN y complete la transacción
- (3) Retire dinero en efectivo con sus compras en negocios autorizados:
 - Requiera la cantidad de dinero a retirar al cajero
 - Deslice su tarjeta o entréguela al cajero
 - Seleccione “Debit” (Débito) en la terminal de pago del punto de venta (POS, por sus siglas en inglés)
 - Capture su número PIN
 - Acepte la cantidad
 - El cajero le entregará el dinero requerido
- (4) Bombas de gas: siempre presente su tarjeta al cajero
- (5) Restaurantes / Salones / Ubicaciones de servicios: algunos comerciantes preautorizarán hasta un 20% de propina. Su tarjeta puede ser rechazada si su saldo no puede incluir esta propina adicional.

CÓMO ACCEDER A LA INFORMACIÓN DE SU CUENTA

Usted puede obtener por teléfono o por Internet, información acerca de su saldo, el historial de sus transacciones, realizar transferencias o cambiar su número PIN.

- (1) Por internet: visite la página www.readyfunds.net. Utilice los 16 dígitos de su tarjeta para iniciar una sesión.
- (2) Por teléfono: marque sin cargo el número impreso al reverso de su tarjeta y proporcione el número de 16 dígitos de su tarjeta.

REEMPLAZO DE TARJETAS EXTRAVIADA O ROBADAS

Si su tarjeta es extraviada o robada:

- (1) Contacte de inmediato a servicio al cliente de ReadyFUND\$ llamando al 1-877-323-9363 para reportar su tarjeta extraviada o robada y requerir un remplazo de tarjeta.
- (2) Los fondos se transferirán de su tarjeta extraviada/robada a su tarjeta nueva automáticamente, una vez que su nueva tarjeta ReadyFUND\$ Acceso premier MasterCard sea activada.
- (3) Por favor note el pago por remplazo de tarjetas; vea su contrato de tarjetahabiente para detalles.

NOTE: In the event of any conflict in meaning between the English and Spanish language, the English language will prevail.

NOTA: En caso de cualquier conflicto en la traducción entre inglés y español, el lenguaje de inglés prevalecerá.