

## Frequently Asked Questions

### 1. What is the Visa® Prepaid Card Program?

The Visa Prepaid Card Program is an exciting new solution that gives you the option to receive your pay via a Visa prepaid Card. This program will allow our organization to move to a paperless, electronic process while providing you with flexible, convenient and secure ways to access your payment.

It is a personalized and reloadable Visa prepaid card issued to you in place of paper checks. Your payment is automatically loaded to your Visa Prepaid Card account every pay day.

### 2. Where can I get cash with the Visa Prepaid Card?

The Visa Prepaid Card offers many fee-free ways to access your money:

1. Retail, online and phone purchases everywhere Visa cards are accepted
2. Thousands of surcharge-free ATMs
3. Cash withdrawals at banks that display the Visa logo
4. Transfer funds to your bank account online

### 3. Is the Visa Prepaid Card a credit card?

No. There is no credit line associated with the Visa Prepaid Card, and there is no credit check or approval process required to receive and use the Visa Prepaid Card. The purchase and withdrawal limit is the balance in the Visa Prepaid Card account.

### 4. Will a Visa Prepaid Card affect my credit?

No. As stated above, the Visa Prepaid Card is not a credit card and does not require a credit check.

### 5. How will I receive my Visa Prepaid Card?

You will receive your Visa Prepaid Card in the Welcome Kit that is mailed to your home address.

### 6. What should I do if my address changes after signing up for the Visa Prepaid Card?

You should notify the Citi Prepaid Services customer service team by calling 1-866-326-8689. This will ensure that your replacement Visa Prepaid Card is mailed to the correct address.

### 7. Can I access the entire cash amount of my pay on the day of payment?

Yes. The total amount of your payment is available for withdrawal on the day of payment at an ATM or over-the-counter at a Visa member bank. However, there may be a daily limit for ATM withdrawals. You should refer to the Terms and Conditions included in the Welcome Kit for specific details on these limits.

### 8. What do I need to do upon receipt of my Visa Prepaid Card?

Upon receipt of your Visa Prepaid Card, you need to set up a Personal Identification Number (PIN) and activate your card by calling the 1-800 number on the sticker affixed to the front of your Visa Prepaid Card. The PIN allows you to make PIN point-of-sale purchases, ATM cash withdrawals, authorize a Pre-Check and perform balance inquiries. The Visa Prepaid Card will not be available for use without activation. Once activated, you can also use your card for signature purchases.

**Note:** The PIN should be kept strictly private and confidential and known only by you. The Citi Prepaid Card Services Team will NEVER contact you by phone, email or text message for card information, such as the Visa Prepaid Card number or PIN unless you contact them first. You should NOT provide your Visa Prepaid Card information to anyone. If you believe that your PIN is no longer secure (e.g., in the event of a loss, theft or unauthorized disclosure or use of your PIN), you must immediately notify Customer Service. The customer service number can be found on the back of your Visa Prepaid Card.

### 9. How do I check my Visa Prepaid Card balance?

You can check your balance many ways:

- On-demand text alerts
- Cardholder website
- Automated Customer Service system
- ATM balance inquiry
- Live Customer Service representative
- Account balance is also printed on the bottom of purchase receipts at select merchants

### 10. How can I track my spending?

A complete record of your account information including balances, transactions, fees, and deposit amounts can be accessed online at the website listed on the back of the Visa Prepaid Card. The same information can also be accessed by calling the number listed on the back of the Visa Prepaid Card.

### 11. What do I do if my card is lost or stolen?

In the case of a lost or stolen Card, you should call Citi Prepaid Customer Service immediately at 1-866-326-8689 to report the incident. A replacement Visa Prepaid Card will be sent to you, with an option of expedited delivery. Please refer to the Cardholder Agreement for specific details.

### 12. What other sources of funds can be added to the Visa Prepaid Card?

None. Only your sponsor can load funds to the card.

### 13. Can I use my Visa Prepaid Card to pay recurring monthly bills?

Yes. Contact service providers directly such as cable, electricity and cell phone to ask about electronic payment options.

### 14. Do I need to keep a minimum balance on my Visa Prepaid Card?

No. A minimum balance is not required.

### 15. Can I overdraw my account balance?

No. The Visa Prepaid Card is a debit card - not a credit card. That means you can only make transactions if your balance is greater than zero and there are funds available to cover the amount of the transaction. Refer to the Terms and Conditions for more details.

### 16. Who can I contact with questions about my Visa Prepaid Card account?

Help is available in English and Spanish 24 hours a day, 365 days a year via email ([prepaidhelp@citi.com](mailto:prepaidhelp@citi.com)) and by phone (1-866-326-8689).

### 17. Does the Visa Prepaid Card have any fees?

Yes. The complete fee schedule is provided below.

**SCHEDULE OF FEES**

Fee Category	Fee Type	Amount
<b>Get Cash</b>	In-Network Domestic ATM <sup>1</sup>	No Fee
	Out-of-Network Domestic ATM <sup>1</sup>	\$3.00
	International ATM	\$3.50
	Over-the-Counter Cash Withdrawal at Visa Member Bank (1 <sup>st</sup> free per payment)	No Fee
	2 <sup>nd</sup> or Subsequent Over-the-Counter Cash Withdrawal at Visa Member Bank (per payment)	\$2.95 per transaction
	Point of Sale (Signature)	No Fee
<b>Spend Money</b>	Point of Sale (PIN)	\$0.25 per transaction
	Foreign Currency Conversion Fee <sup>2</sup>	3%
	Balance Inquiry (ATM, online or by phone)	No Fee
<b>Account Information</b>	On Demand Text Alerts to Mobile Phones	No Fee (standard messaging rates apply)
	ACH transfer to US Bank Account	No Fee
	Card Account Maintenance Fee <sup>3</sup>	\$3.00 per month
	Card Decline - Point of Sale (Signature and PIN) & ATM	\$0.25per transaction
	Replacement Card – Standard Delivery	1 <sup>st</sup> replacement per year, No Fee - \$4.95 additional replacement cards
	Replacement Card – Expedited Delivery	\$13.00
	Expedited Replacement Card – Expedited Delivery	\$13.00

<sup>1</sup>At the present time, the ATM networks offered surcharge free (and in-network if applicable) to your card include Citibank® branches, Publix® supermarkets, 7-Eleven® stores, and MoneyPass® and Allpoint®. However, the ATMs comprising the network may change from time to time. To be sure that the ATM you use is offered surcharge free or in-network 1) please confirm it is listed in the Citi Prepaid ATM locator and that the ATM's network is listed among the surcharge free networks for your program and 2) check the terminal's on-screen disclosure regarding fees. Out-of-Network ATMs may impose charges for your transaction that are in addition to the ATM fees listed above.

<sup>2</sup> Foreign Currency Conversion Fee: A 3% fee will be applied to all transactions made outside of the United States. This fee is included in the total amount of the settled transaction. See the Terms of Use for additional information regarding Foreign Transactions.

<sup>3</sup>Account Maintenance Fee: Subject to applicable law, a monthly maintenance fee will be applied to all accounts, provided that the fee for months 1-6 will not be collected until the six month anniversary date. Fees thereafter will be collected monthly. Fees will be postponed if either of the following criteria [are/is] met: 1) There have been funds added to your account in last three months; 2) There have been purchases made with your account in last three months. The charge will be recurring each month unless the account is active as stated in (1) or (2) above or the balance of the account is \$0.00.

**18. Can I withdraw cash from an ATM without being charged a fee?**

Yes, as long as you use an in-network ATM. In-network ATM withdrawals are always fee free. The ATM network for your program includes Citibank® branches, Publix® supermarkets, 7-Eleven® stores, and MoneyPass® and Allpoint®. Go to the website printed on the back of your Visa Payroll Card to locate the nearest in-network ATMs. Out-of-network ATMs may charge a fee in addition to the program fee of \$3.00.

**19. Are there other ways to access cash without being charged a fee?**

Yes. There are several ways you can access cash at no fee:

- You can obtain cash without a fee from Citi at in-network ATMs
- ACH transfers to a bank account via the website printed on the back of your Visa Payroll Card are available to all cardholders fee free.
- The first over-the-counter cash withdrawal per payment at Visa member banks is fee free. Go into the bank, present your Visa Payroll Card and government issued ID to the teller, and request a “cash advance” for up to the total balance on your Visa Payroll Card. To locate the nearest Visa member bank, go to the website printed on the back of your Visa Payroll Card.

**20. Does my Visa Prepaid Card expire?**

Yes. Your Visa Payroll Card will expire after three years. The expiration date is printed on the front of the Visa Payroll Card. If your account is active at that time of expiration, a new Visa Payroll Card with an updated expiration date will be sent to you automatically the month before your card expires. Otherwise, you can call Citi Prepaid Customer Service to request a new Visa Payroll Card.

**21. If I would like to perform an OTC cash withdrawal more than my \$1500 daily limit at once, can I do that without being charged a fee?**

Yes, you may perform an OTC cash withdrawal for greater than your daily limit in a single transaction if you notify Citi Customer Service in advance, and ask for your authorization limit to be temporarily increased. This action must be taken prior to asking the bank teller at any bank for an OTC cash withdrawal, otherwise a transaction greater than \$1500 will be declined.