



Frequently Asked
Questions

PREMIER Cash Solution™ **Visa**® Prepaid Card

Frequently Asked Questions

ABOUT THIS BOOKLET

Moneytree has compiled the information in this booklet to help you understand and use your **PREMIER Cash Solution™ Visa® Prepaid Card**. The Premier Cash Solution Visa Prepaid Card is issued by MetaBank pursuant to a license from Visa U.S.A. Inc.

The use of your card is governed by the Cardholder Agreement that accompanies the card and is the contract between you and the bank. Please take the time to read this document as it provides you with important information about your rights and obligations when you use your card.

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PREPAID CARD BASICS

Moneytree has partnered with FSV Payment Systems to offer you a Premier Visa Prepaid Card, and because of this partnership, we are able to bring you two levels of customer support. On the back of your card you will find the phone number for FSV Card Services at **(888) 775-3437** which offers you both automated card account access and live customer service support. In addition, if you need additional information, please feel free to call Moneytree customer service at **1-800-745-1011**.

You may also access your card account over the Internet by logging on Moneytree's website at www.moneytreeinc.com. Select "Prepaid Cards" from the list of Services and then click on the "Access Your Card Account" link.

► What do I need to do before I use my card for the first time?

After you load funds onto your card for the first time, you must select both a PIN and passcode before you can use it at either ATMs or at merchants. To select your PIN, call the number on the back of your card and follow the prompts. To set your PIN and passcode, you will need to use the temporary four-digit passcode printed on the back of your card. During this call, you will be asked to change your temporary passcode in addition to setting your personal four-digit PIN. Your temporary passcode can only be used during this initial call.

► What is a prepaid card and how is it different from a credit card?

Your prepaid card is loaded with YOUR money so you do not pay any interest or late fees. While a credit card gives you a line of credit, which you have to pay back with interest in minimum monthly payments, with the prepaid card, you only spend what you've previously loaded onto the card.

► **Where can I use my Visa prepaid card?**

Your Visa prepaid card can be used to withdraw cash at ATM's and make PIN purchases. Additionally, it can be used like a signature debit card to purchase goods and services at all merchants that accept Visa debit cards. For additional information, please refer to the "Using the Card at an ATM" and "Shopping with the Card" sections of this booklet.

► **What is an "Instant Issue" Visa Prepaid Card?**

When you purchase your personalized Visa prepaid card you will be given an "Instant Issue" Visa prepaid card to use until you receive your permanent card in the mail. The Instant Issue card can be used exactly the same way as your permanent card.

► **When will I receive my personalized card?**

You will receive your personalized card in the mail in approximately 7 to 10 days. When you receive this card, you will need to follow the instructions accompanying the card to activate it. Once you do this, the funds on your Instant Issue card will be automatically transferred to your new card and the Instant Issue card will no longer be active.

► **What happens when my card expires?**

The card expires three years from the date you receive it. Just prior to the expiration date, you will receive a new card in the mail. You will need to call and activate the new card, as directed in the instructions that come with the card, and then destroy your old card so that it cannot be misused. The new card will have a new 16-digit card number, and funds on your old card will be transferred to your new card.

► **How do I know how much money I have available on my card?**

There are several ways that you can check your card balance any time.

- Sign up for free balance and text messaging delivered to your cell

phone. To do this, call the automated system at **(888) 775-3437** and follow the prompts. There are several options for you to choose from.

- You can also call the same automated system at **(888) 775-3437**, enter your 16-digit card number and passcode, and then follow the voice prompts to access your balance. Using this automated system to check your balance is another free service.

- You can check your balance for free by logging on the Moneytree website at www.moneytreeinc.com. Select "Prepaid Cards" from the list of services and then click on the "Access Your Card Account" link. For your security, you will need to enter your 16-digit card number and passcode to gain access.

- In addition, you can stop by any Moneytree location and a teller can check your balance for you. Lastly, when you load funds onto your card, we will always provide the new card balance on your receipt.

► **What is the best way to track my spending?**

It is extremely important that you keep track of your balance. You should always record the amount you load, the amount you withdraw or pay to retailers, as well as any applicable fee associated with that transaction. When you're aware of your balance, you can more easily avoid unnecessary fees associated with declined transactions or balance requests at ATMs.

► **How do I change my address or update my information?**

If you move, please notify your nearest Moneytree location or call Customer Service at **(888) 775-3437**. Alternatively, you can go online to update your information. To do this, visit the Moneytree website at www.moneytreeinc.com, select "Prepaid Cards" from the list of services and then click on the "Access Your Card Account" link.

► **When do I have to pay 95¢ to talk to a Customer Service Representative and why?**

Most routine questions or issues (card account balance, ATM location inquiries, etc.) can be easily solved by using the website or by calling the toll-free automated system. However, if you choose to speak to a live Customer Service Representative for routine questions and issues, it will result in a charge of 95¢ per minute. The types of calls that do not result in the fee are those regarding lost or stolen cards, disputed transactions (such as an ATM not dispensing the right amount), and replacement card requests. To avoid a possible charge, first try to find your answer using the automated system or website.

► **What happens if I don't use the card for a period of time?**

Your card is considered “dormant” if you do not use it for a period of six months (180 days). After that time, an “Inactivity Fee” of \$4.00 per month will be charged against any remaining balance on the card.

► **Can I have a second card to send to a relative so they can access funds in my card account?**

While we are not able to issue additional cards on your card account, you can get an additional card that can then be sent to someone else. The bank will only issue a total of two (2) cards to any one individual.

ABOUT PIN AND PASSCODE NUMBERS

The PIN and passcode numbers are very important. They ensure that only you have access to your card account and to your funds. It is extremely important that you DO NOT give these numbers to anyone else. If you do, you are giving that person access to the funds on your card and they are considered to be “authorized.” Any lost funds that person accesses cannot be recovered.

► **What is a PIN?**

PIN is an abbreviation for Personal Identification Number. This is a unique 4-digit number that you select when you activate your card and identifies you as the only authorized user of the card. It is very important that you memorize this number and keep it in a safe place. **DO NOT WRITE YOUR PIN ANYWHERE ON YOUR CARD OR GIVE IT TO ANYONE.** You will be required to select a new PIN when you call to activate your new card through the toll-free number provided. When making this selection, you can choose to use the same PIN that you set up for your original card.

For more information on activating your card, please see the section under “Card Basics.”

► **When do I use the PIN?**

The PIN is used to make purchases at a point-of-sale machine at retail locations or to get cash or balance information at ATMs.

► **What do I do if I've forgotten my PIN?**

If you forget your PIN, DO NOT guess the number when using your card. Doing so may inactivate your card. Simply call Customer Service at **(888) 775-3437**, and by using their automated system you may select a new PIN. There is no fee for this service.

If you use the wrong PIN more than three times in one day, your card will be inactivated. This is a safety feature that prevents unauthorized users from trying to guess your PIN. If your card account is frozen due to using the wrong PIN, it will automatically reactivate at 3:00 am Central Time.

► **What is the passcode and when do I use it?**

The passcode is a 4-digit number that is used to access your card account online at www.moneytreeinc.com or when calling Customer Service at **(888) 775-3437**. You select this number when you call to activate your card. If you wish, you can select the same 4-digit number that you use for your PIN.

► **What do I do if I've forgotten my passcode?**

You cannot access your card account through the automated phone system or on the Internet without your passcode. If you've forgotten your passcode, you must call Customer Service at **(888) 775-3437** and speak with a Customer Service Representative for assistance in selecting a new passcode. You will not be charged for this service. Once you do this, you will need to wait at least 20 minutes before using your card. This will provide sufficient time for the system to reset your information.

► **How do I change my PIN or passcode?**

Your PIN and passcode should be numbers you can easily remember. Keep this in mind when you are selecting your PIN and passcode upon activation of your card. You can always change both your PIN and passcode by calling Customer Service at **(888) 775-3437**. There is no charge for this service using the automated phone system.

You can also change your passcode (but NOT your PIN) by going online to www.moneytreeinc.com and clicking on the "Premier Cash Solution Visa Prepaid Card" link. You will need to enter your 16-digit card account number and then your current passcode. Once you have done this, click on the link to update your current information and follow the on-screen instructions.

WHAT ARE THE FEES ON MY Visa PREPAID CARD?

► **How much does the Visa prepaid card cost?**

The cost to acquire a Premier Cash Solution Visa Prepaid Card is \$9.95. You will never be charged a fee to load funds onto your card at a Moneytree location. The card is issued with a bundled pricing structure and includes a monthly program fee, along with other specific service fees, when you use the card. The primary fees associated with the Visa prepaid card are as follows:

Point-of-Sale PIN Transaction Using a PIN	Free
Point-of-Sale Purchase / Decline	Free
Point-of-Sale Transaction Using a Signature	Free
Text Alerts	Free
Moneytree in-store Cash Withdrawal	Free
ATM Cash Withdrawal (Domestic)	\$2.00*
ATM Cash Withdrawal (International)	\$3.50
ATM Balance Inquiry / Decline	\$1.00
Replacement Card (through Moneytree)	\$9.95
Replacement Card (through Customer Service)	\$10.00
Bill Payment	\$1.50
Shortage Fee	\$4.95
Monthly Program Fee	\$9.95

*Please review your Cardholder Agreement for a complete list of fees associated with the card.

Visit Allpoint ATM locations to avoid an additional ATM surcharge. Allpoint ATMs are conveniently located – to find one nearest you visit www.allpointnetwork.com.

Please remember that the above service and usage fees are deducted immediately at the time of use, so please make sure you know your card balance prior to conducting a transaction.

► **When is the monthly program fee deducted for my Visa prepaid card?**

The monthly fee is deducted from your card balance on the first day of every month. If there are insufficient funds on the card at that time, the unpaid portion of the fees will be deducted from the next time funds are loaded onto the card.

► **I only use my card occasionally, is there an option?**

There is an optional “Pay-As-You-Go” fee option on the card for those individuals who prefer to pay for each transaction as it occurs. This fee option is detailed below.

Point-of-Sale PIN Transaction Using a PIN	\$1.00
Point-of-Sale Purchase / Decline	\$1.00
Point-of-Sale Transaction Using a Signature	\$1.00
Text Alerts	Free
Moneytree in-store Cash Withdrawal	\$1.00
ATM Cash Withdrawal (Domestic)	\$2.00
ATM Cash Withdrawal (International)	\$3.50
ATM Balance Inquiry / Decline	\$1.00
Replacement Card (through Moneytree)	\$ 9.95
Replacement Card (through Customer Service)	\$10.00
Bill Payment	\$1.50
Shortage Fee	\$4.95
Monthly Program Fee	None

If you wish to change to this pricing plan, call Customer Service at **(888) 775-3437** and follow the prompts. You may change as often as you wish, however changes to the fee plan will always be effective on the first day of the following month.

As with the bundled pricing program, please see your Cardholder Agreement for a complete list of fees associated with the card.

► **When I get my new card, can I use the same PIN?**

When you call to activate your new card, you will be prompted to select a new PIN and passcode. You can choose to use the same PIN as your previous card, but you must first establish it on the system. Do not use your new Visa prepaid card at point-of-sale or ATM locations until you have set your new PIN.

WHAT IF MY CARD IS LOST OR STOLEN?

► **What should I do if my card is lost or stolen?**

Immediately notify the Customer Service team at **(888) 775-3437** to report a lost or stolen card. They will place a freeze on your card account so that your card may no longer be used. Once you have reported the card lost or stolen, you can go into your nearest Moneytree location to get a replacement Instant Issue Visa card.

- 1.** When you receive your new card, you will need to call the number on the back of the card to activate and select a new PIN and passcode.
- 2.** Once you have activated the new card, you will then need to call FSV Customer Service at **(888) 775-3437** and provide them with the new card number that was just activated. Once this is done, the funds on your previous card will be automatically transferred to the new card account. In addition, your old and new cards will be “Linked” so that any funds deposited to your old card account will automatically be transferred to the new card.

Both your replacement card and your new personalized card will have a different 16-digit number, so if you have your pay check automatically loaded onto your card you will need to provide your employer with the new card number.

LOADING FUNDS ONTO THE CARD

► How do I load additional funds onto the card?

You can load funds onto your card by visiting any Moneytree location. There is no minimum load amount; however, the maximum cash load amount in any one day is \$5,000. If you are loading your card in conjunction with a check cashing transaction, your maximum daily load is \$20,000.

► When is the money I load onto the card available for use?

Once your funds are loaded onto the card at Moneytree, they are available for immediate use.

► Can I have my pay automatically deposited to my card?

Yes, you can have your employer credit your card for your pay. You simply give your employer the following information:

Bank: Stillwater National Bank
Routing Number: 103101437
Account Number: Your 16-digit card number

For added convenience, there will be a blank direct deposit form attached to the bottom of the card carrier you receive with your personalized card that you can complete and give to your employer for this purpose.

USING THE CARD AT AN ATM

► How do I use the card at an ATM?

When using the card at an ATM, insert (or swipe) your card and enter your PIN. Select the “Checking” option and enter the amount you want to withdraw, up to the amount of funds available on your card up to a maximum of \$500 per day. Please remember to include the ATM fee when determining your available balance. Also,

be aware that some owners of ATMs may charge you a “surcharge” in addition to the service fee.

► What is a “surcharge”?

In addition to the ATM withdrawal fee disclosed on your Cardholder Agreement, most ATM operators add an additional convenience fee or “surcharge” to the transaction. However, Moneytree has teamed up with the Allpoint ATM Network to give you access to ATMs that do not charge this additional surcharge fee.

Also remember that you can obtain cash at any Moneytree location of up to \$1,000 per day. This service is free when using your Premier Cash Solution Visa Prepaid Card.

► How can I find an ATM that accepts the card?

ATM owners always belong to one of the national or regional networks to facilitate transactions. Look on the back of your card for the brand marks of the networks that will accept the card. You can use your card at any ATM that displays one of these network acceptance marks.

► Where can I find a surcharge-free ATM?

Members of the Allpoint ATM Network have agreed to not charge you a surcharge to use their machines. Allpoint ATMs are conveniently located in most major retail merchants and convenience stores. To find the nearest Allpoint ATM, you can visit their website at www.allpointnetwork.com.

► Where else can I withdraw cash besides at ATMs?

Another option for accessing cash is at participating merchants that offer cash back when you use your card for a point-of-sale purchase.

SHOPPING WITH THE CARD

► Can I spend more than I have available on the card?

You are not able to spend more than the funds you have loaded onto your card. This is the main difference between a prepaid card and a credit card. If you try to spend more than the funds you have available, the merchant or ATM will decline the transaction and you will be charged a decline fee.* Some merchants may be willing to split the transaction and deduct some funds from your card and let you pay the difference in cash; however, you must inquire about this before you use the card.

* The decline fee only applies to the optional fee plan.

► How do I use my card at self-swipe merchant locations?

At certain merchant locations (such as grocery stores), the merchant usually requires you to swipe your card yourself. Swipe the card in the machine and select “Debit” and then enter your 4-digit PIN. Some merchants will let you get additional cash back with purchases.

► How do I shop using my Visa prepaid card?

With the Visa prepaid card, you can use the card at all merchants that accept Visa debit cards. You can either swipe the card, select “Debit” and enter your 4-digit PIN or select “Credit” and the merchant will have you sign the receipt. Other merchants, such as restaurants, will process your card and ask you to sign a receipt. When paying your bill, some restaurants will verify that your card has enough funds to cover the purchase plus a 15% - 20% tip or they'll decline the transaction. However, only the amount you sign for is deducted, so you can leave a tip with your card or in cash.

► Can I use my PIN or Visa prepaid card at gas stations?

Yes you can, but because you swipe your card before the amount of your purchase is known, some gas stations run a check to see if

there are enough funds to pay for a full tank of gas (this may be \$75 or more, depending on the location). If your card is declined, even though you have funds, let the attendant know how much gas you plan to buy and they can process the purchase and have you sign for it. When using your card at a gas station, you may find that they have held more funds than your actual purchase. Please see the next section for a further explanation.

► Why is my card sometimes declined for a purchase when I know I have enough money in my card account to pay for it?

Some merchants (online retailers, gas stations, rental car companies, hotels and some restaurants, for example) will obtain an authorization for an estimate of the final sale amount. This estimate, or pre-authorization, will reduce the available balance on your card until it is released by the merchant or expires, which may be up to three (3) days. Please monitor your available balance carefully when using this type of merchant.

► Can I use my Visa prepaid card at car rental locations?

Most rental car companies require that you have a credit card to make a reservation. Verify with the rental company before trying to use your Premier Cash Solution Visa Prepaid Card to rent a car.

► How do I return a purchase?

Each merchant location has its own return policy and will handle the return in the same manner as any other transaction. You may receive a credit to your card, a cash refund, or a store credit. It may take up to a week, however, for a credit to appear on your card.

► **How do I shop online using my Visa prepaid card?**

Shopping online is easy. Just follow these simple steps:

1. Select the items you want to buy.
2. Proceed to "check out."
3. Select Visa as your payment option.
4. Enter your 16-digit card number, the 3-digit security code (if required, it can be found on the back of the card and it is the last three digits printed in the signature panel), and your expiration date.
5. For the billing address, enter the address associated with your card.

The merchant will then process your transaction.

► **How do I resolve an error on my card account?**

In case of an error or a question regarding a transaction, call customer service at **(888) 775-3437** or write to FSV Card Services, PO Box 551617, Jacksonville, FL 32255. You must contact them no later than 60 days after the transaction first appears on your card account. For additional information and instructions, please see your Cardholder Agreement. In the event you cannot find your Agreement, you may get a new one at any Moneytree location.



www.moneytreeinc.com

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