

AlphaStaff



## Get your pay immediately on payday with the Free iPay™ Payroll Card.

Now you have a safe and convenient way to make purchases, pay bills and get cash. It's reloadable...and can be used anywhere Debit Mastercard® is accepted.

### Get Paid Faster

Your pay is automatically deposited onto your card account, every payday.

### 24/7 Online Banking

Check your balance, transaction history and update alerts online...anytime.

### Surcharge-Free ATMs

Access surcharge-free ATMs nationwide.

### Free Messaging Alerts

Unlimited text and e-mail alerts.



For more information visit  
[myipayrollcard.com](http://myipayrollcard.com)

Your pay will be automatically deposited onto your  
FREE iPay Payroll Card.

### Activate and start using your card today!

1. **Call** 1-866-825-9892 to activate your card and set your 4-digit Personal Identification Number (PIN).
2. **Sign** the back of your card.
3. **Use** your card to make purchases anywhere Debit Mastercard is accepted.

**How do I activate my Card?**

Call 1-866-825-9892 to activate your Card. You will need the last 4 digits of your social security number to access your card. During this call, you will setup a Personal Identification Number (PIN) that can be used for ATM and cash back transactions.

**How does the Card work?**

Once your Card has been activated and funded by your employer, you can use your Card to make purchases and get cash back anywhere debit cards are accepted worldwide, or withdraw cash from ATMs nationwide.

**How can I check the balance on my Card?**

Balance and transaction details are available free to you 24 hours a day, seven days a week online at [www.mypayrollcard.com](http://www.mypayrollcard.com) or by calling 1-866-825-9892.

**Can I use my Card at ATMs?**

Yes. You can use your card to withdraw cash at ATM locations nationwide. You also have access to over 24,000 MoneyPass<sup>®</sup> Surcharge-free ATM locations. If you use any ATMs outside of the MoneyPass ATM network, you may be charged a fee by the ATM operator. See cardholder agreement for details.

**Can I use my Card for gas purchases and “pay at the pump?”**

We suggest you go inside and ask the cashier to authorize an amount within the remaining Card balance. If you “pay at the pump,” an average purchase of gas will be pre-authorized because the final amount is unknown. It can be up to \$100. If your Card balance does not cover this pre-authorized amount, your attempt to pay at the pump will be declined. Also, the amount pre-authorized will be on hold and restricted from use until the merchant settles the transaction. Restaurants, hotels and other merchants may pre-authorize in this same manner.

**Can I load additional funds to the Card?**

The Card is funded by your employer through direct deposit of payroll. Card may allow cash to be added, tax refunds or funds transferred from other bank accounts. Call 1-866-825-9892 to complete the verification process to make these option available.

**Are there any fees for using my Card?**

See the Cardholder Agreement for a complete list of fees.

| <p><i>You do not have to accept this payroll card.<br/>Ask your employer about other ways to receive your wages.</i></p>                                                                                                   |                |                |             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|-------------|
| Monthly fee                                                                                                                                                                                                                | Per purchase   | ATM withdrawal | Cash reload |
| <b>\$0</b>                                                                                                                                                                                                                 | <b>\$0.50*</b> | <b>\$2.50</b>  | <b>N/A</b>  |
| ATM balance inquiry (in-network or out-of-network)                                                                                                                                                                         |                |                | \$1.50      |
| Customer Service (automated or live agent)                                                                                                                                                                                 |                |                | \$0         |
| Inactivity (after 90 days with no transactions)                                                                                                                                                                            |                |                | \$3.00      |
| <p><b>We charge 5 other types of fee. Here are some of them:</b></p>                                                                                                                                                       |                |                |             |
| Signature/PIN Decline                                                                                                                                                                                                      |                |                | \$1.00      |
| ATM Decline                                                                                                                                                                                                                |                |                | \$1.00      |
| <p>*This fee can be lower depending on how and where this card is used.</p>                                                                                                                                                |                |                |             |
| <p><b>No overdraft/credit feature.</b><br/>Your funds are eligible for FDIC insurance.</p>                                                                                                                                 |                |                |             |
| <p>For general information about prepaid accounts, <b>visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a></b>.<br/>Find details and conditions for all fees and services in the Longform Disclosure for iPay.</p> |                |                |             |