



Take charge of your pay.

How to use your Money Network® Service

M-100811

Money Network®

Introducing a fast, safe and easy way to get paid!

The Money Network® Paycard and Money Network™ Checks (your "Account") offer you a complete and convenient package of services you can use to access and manage your money instantly. Your pay will be deposited directly into your Account every payday so you have immediate access to your money.

For Customer Service, please call:

1-888-913-0900

Visit us online at:

www.moneynetwork.com

How to:



Keep your Paycard secure.

Keep your Paycard even if you only use the Money Network™ Checks. You will need your Paycard number to access your Account information over the phone or online and also to write Checks. Your PIN keeps your Account and the money in it secure. You should not give your PIN to anyone for any reason. If you can't remember your PIN, call Customer Service and tell the Customer Service Representative that you need to create a new one.



Check your Account balance for free!

- 1. Online.** Visit us online to view your Account balance, at any time, free of charge.
 - Click on the MONEY NETWORK® SERVICE link.
 - Enter the 16-digit number on the front of your Paycard and your PIN in the login fields, then click the LOGIN button.
 - Select VIEW ACCOUNT BALANCE from the main menu.
 - Your current balance information will be displayed along with a list of recent transactions made on your Account.
- 2. By phone.** Listen to your Account balance at any time, free of charge, by calling Customer Service.
 - Select the option to hear your balance.
 - Enter the 16-digit number on the front of your Paycard and your PIN to log in.



Make a purchase at a store.

Once your purchases have been rung up:

- Swipe or present your Paycard.
- Follow the prompts on the screen.
- Enter your 4-digit PIN or sign for the transaction.

Note: Process may vary by merchant. Certain transaction limits may apply. Please see the Transaction Limit Schedule for more information. Cash back can be received at participating merchants when your 4-digit PIN is used.



Make a purchase at a gas station.

Give your Paycard to the gas station attendant to pre-pay for gas and avoid a pre-authorization. As with most debit cards, if you pay at the pump, merchants will pre-authorize your purchase and place a "hold" on a set dollar amount on your Account that is higher than the actual purchase amount. The balance is released once the payment is processed, which can take up to three days.



Make a purchase at hotels.

The hotel clerk will verify that your Paycard has sufficient funds to pay an estimated bill for your stay. That amount will be "held" in your Account, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.



Use your Paycard for rental cars.

Some rental car companies may require that you use a credit card to make a reservation. Your Paycard is always welcome for final payment.



Get cash at an ATM.

Swipe or insert your Paycard:

- Enter your PIN.
- Select WITHDRAWAL from CHECKING.
- Enter the dollar amount you want to withdraw.
- Take your cash and your receipt.

Note: Fees may apply. See Transaction Limit and Fee Schedule. An additional fee or surcharge may be applied by an Out-of-Network ATM owner or operator. To find a surcharge free or In-Network ATM, please visit us online.



Reload your Account.

In addition to having your paycheck go straight to your Account, you can add money to your Account in the following ways:

1. **Add funds directly to your account (free).** Different types of payments can be loaded directly onto your Account, including money from a second job, tax refunds, child support and government benefits. Go online or call Customer Service to learn more.
2. **Through participating merchants or at a MoneyGram® or Western Union® location near you.** To find a location, visit us online or call Customer Service.

Note: Reload fees and limits for this option may vary by merchant. See Fee Schedule, Transaction Limit Schedule and Terms and Conditions for more information.



Use a Money Network™ Check.

Money Network™ Checks can be used to pay bills, such as rent and utilities. You can also write a Check to yourself each payday and cash it for free at participating locations to get 100% of your wages without charge, or anytime later to access the money available on your Account. Money Network Checks must be activated before they can be used. Please refer to your step-by-step instructions included with your Checks.

- Call Customer Service to request more Checks at no additional cost.
- Check cashing locations can be found by using Money Network® locator tool online or by calling Customer Service.



Pay bills online with your Paycard.

Go directly to your billers' websites to pay your bills using your Account number and bank routing number. Go online or call Customer Service for assistance.

Note: A "biller" is any company that bills you for a service. Examples include electricity, gas, cable, internet and cell phone.



Manage your Account online or over the phone.

Access your Account information at any time, free of charge, by visiting us online or by calling Customer Service. All you need is the number on the front of your Paycard and your PIN to log in to:

- Set up alerts online to receive your Account balance daily or once a week via e-mail or text message.*
- Hear or view your Account balance and transaction activity.
- Change your PIN.
- Request a statement.**
- Transfer funds from your Account to a personal bank account.
- Request a Secondary Card for a family member or dependent.**
- Send funds to a Secondary Card.**

*Your cellular phone carrier's standard rates or other charges for receiving text messages may apply

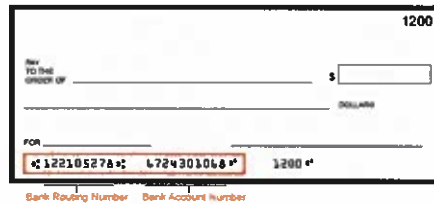
**Fees may apply. See Fee Schedule



Transfer money from your Account to a personal bank account.

Before you can initiate a transfer, you will need to:

- Obtain the BANK ROUTING NUMBER and BANK ACCOUNT NUMBER from a personal check tied to the bank account that will receive the funds (see example below).



- Find out if the bank account is a CHECKING or SAVINGS account.

Once you have the required information:

- Go to online or call Customer Service and access your Account.
- Select the option to transfer funds to a bank account and follow the instructions.

Note: Transfers initiated on a banking business day prior to 5:00 PM CST will be available at the designated bank account on the next business day. Transfers completed after 5:00 PM CST or on weekends and holidays will be available at the designated bank account on the second business day.



Request a Secondary Card.

Sharing your money with family and dependents is easy!

- Request a Secondary Card linked to your Account online or by calling Customer Service.
- You can send money from your Account to a Secondary Card when you need to, or you can set up a recurring funds share with a set amount online or by calling Customer Service.
- Your family member or dependent can use the Secondary Card to shop, pay bills, get cash back and withdraw cash from ATMs. Once they reach a zero balance, they must wait for you to send more funds to the Secondary Card.

Note: Fees may apply to Secondary Cards. See Fee Schedule.



Report a lost or stolen Paycard or Check.

Call Customer Service to report your Paycard or Check lost or stolen. Lost or stolen Paycards or Checks must be reported as soon as possible.

1. **Lost or stolen Money NetworkSM Paycard.** We will send you a replacement Paycard. You can use your Money NetworkSM Checks to access your money until your Paycard arrives. Your balance will be sent automatically from your lost or stolen Paycard to your new Paycard when you activate it.
2. **Lost or stolen Money NetworkSM Check.** A Customer Service Representative will research the Check's status to confirm that it has not been cashed and will restore the funds to your Account. If additional time is required to research the Check's status, please allow up to 30 days to restore the Check amount to your Account.

For more information on using your Paycard, visit us online or call Customer Service.



Frequently Asked Questions

Q. Do I get a new Paycard every payday?

A. No, your pay is deposited into your Account every payday. You can use your existing Paycard to access the money in your Account at any time.

Q. What if I don't spend all the money that was deposited into my Account?

A. That is your money and it will remain in your Account until you spend it or incur a fee.

Q. Do I have to pay a sign-up fee to get a Paycard?

A. No. It is a free benefit offered by your employer.

Q. Is there a monthly fee for the Paycard?

A. No, as long as you remain with the employer who provided your Paycard. If you leave this employer, a monthly fee applies. See the Fee Schedule for more information.

Q. I don't want to pay any fees, what can I do?

A. You can withdraw your money using one or a combination of the free services and transactions listed on your Fee Schedule.

Q. What happens if I stop working here?

A. Your employer will deposit your last pay; however, the Account remains active and you can continue to use your Paycard with other employers and load cash at participating reload locations. See Fee Schedule for applicable fees.

Q. Does my employer know where I spend my money?

A. No. Your employer does not have access to any of your Account information including purchases and other transactions.

Q. What happens if I need to return a purchase?

A. 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 Paycard, a cash refund or a store credit. It may take up to one week for a credit to appear.

Money Network®