

Easier than a Paycheck. Safer than Cash.



Choose the **PaychekPLUS!** payroll prepaid card and enjoy:

Immediate access to pay — no waiting to get your check or cash your check

Savings — no check cashing fees

Added Security — no need to carry large sums of cash

Purchase power — use your card to make purchases anywhere PIN debit cards are accepted

Your new payroll card, **PaychekPLUS!**, is one of the simplest ways to get your pay along with great features which make using your new payroll prepaid card easy including:

- **FREE access to your pay**
- **Surcharge free Allpoint® ATM access**
- **FREE Text Alerts** — Sign up for Text Alerts to stay in touch with your money from the convenience of your cell phone.



How to use your **PaychekPLUS!** payroll card:

After activating your **PaychekPLUS!** card you can get money and make purchases quickly. Make sure you memorize your PIN before trying to use your card. Never give anyone your PIN and never keep your PIN with your card.

Using the ATM:

Insert your card into an ATM. Input your PIN. Select checking then the amount you wish to receive. Take your cash. It's that simple.

Your card participates in the Allpoint ATM network which means you receive surcharge free cash access – which is less expensive than using a traditional bank ATM. Visit the website on the back of your card to locate the closest Allpoint ATM to you.

You also have free access to your pay each pay period. Consult the materials which came with your card for your “free and clear” transaction options to receive all of your pay.

Make Purchases:

Most large retailers accept PIN debit cards, like the **PaychekPLUS!** card for payment of goods and services. When you need to make a purchase, you will either give your card to the cashier or swipe your card then, input your PIN. As long as funds are available, you will be on your way in no time with your purchases. Don't forget, you can also get cash back – usually between \$20 and \$100 depending on the merchant.

Start enjoying the new way to get your pay — **PaychekPLUS!**

Q. What does “the first transaction is free” really mean?

A. The first transaction you make after each pay period is free, meaning there are no transaction fees incurred. You can use this free transaction to access your pay. You can choose to make an Allpoint® ATM withdrawal, obtain a United States Post Office money order and cash it there (subject to available cash on hand), make a Point of Sale (POS) purchase at a retail establishment and get cash back, or make an electronic transfer from your card to a bank account. Please see the Cardholder Agreement included with your packet for all applicable fees.

Q. What is my PASSCODE?

A. The 4-digit number printed on the card carrier that is used to access your card account by phone or internet. A temporary passcode is provided on the card carrier underneath your card for initial activation. To change your passcode please activate card by following the instructions located on the sticker on the front of your card, and for future use you may change your passcode any time by calling the number on the back of your card.

Q. How do I change my PIN and PASSCODE to something easier for me to remember?

A. Call the toll free number located on the card carrier or on the back of your card to change your PIN and PASSCODE. By using the temporary PASSCODE, you will be able to securely select these codes.

Q. What is a PIN (Personal Identification Number)?

A. The 4-digit number used to get cash at ATMs and to make purchases at grocery stores, gas stations and many other merchant locations that accept PIN based transactions. You can change your PIN by calling the toll free number on the back of your card.

Q. How do I check my balance for FREE?

- A. You can check your balance through:
- Internet at www.paychekplus.com
 - Call the toll free number on the back of your card.

Q. What if I lose my card?

A. Call the Customer Service number on the back of your card. If you have a PaychekPlus Select MasterCard it will be replaced with a MasterCard prepaid card and sent to you in the mail. Once you receive your card, follow the instructions on the card to activate your prepaid card.

Q. Who do I call with questions or problems with my card?

A. Call the toll free number on the back of your card if you have questions about card activity or usage. If you have questions regarding the amount of your pay, contact your payroll department.

Q. What are the fees I have to pay after my first free transaction?

A. Refer to your Cardholder Agreement for a complete list of fees.

Q. What if I want to receive funds from my second job or IRS refund?

A. If you have an additional job, or receive government benefits, it is easy to have that money deposited onto your card account. Because your card belongs to you, you can continue to have your wages deposited onto your card account even if you change jobs, provided your employer has direct deposit capabilities. Simply request a direct deposit form from FSV Cardholder Services.



PaychekPLUS!®

The PaychekPLUS!® and PaychekPLUS!® Select MasterCard are issued by Central Bank pursuant to a license from MasterCard®.

Access your card 24x7x365 by using www.paychekplus.com

Frequently Asked Questions