

Announcing Global Cash Card!



Global Cash Card



Dear Valued Employee,

C.F.S.I. is excited to announce we are adding an excellent new benefit for our employees, the Global Cash Card paycard program. All employees will have the option of choosing one of our preferred payroll options:

- Direct Deposit to a financial institution of your choice
- Global Cash Card Paycard

Ask your company how to sign up for a paycard today!

Exciting Paycard Features:

- Use anywhere Visa and Mastercard are accepted!
 - Access funds at millions of ATMs/retailers
- Signature Purchases ¹
 - Use your paycard as a signature transaction wherever Visa and Mastercard are accepted without any fees
 - Use your paycard at grocery stores, retail stores, gas stations, on the Internet, and any place that accepts Visa and Mastercard
- Account Alerts ²
 - Be notified via e-mail or text for loads or low balances on your card
- Mobile Banking / Two-Way Texting ²
 - Check card balance and view recent activity
- Family Cards ³
 - Request additional cards for family members
- Bill Pay
 - Pay bills direct to merchant or at globalcashcard.com
- Keep Your Card For Future Use
 - Continue to use your paycard at additional employers or for depositing additional funds

¹ While this feature is available at no fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this card. See your Cardholder Agreement and Disclosure for more details.

² Standard text message and data rates, fees, and other charges may apply.

³ To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a card account.

The Global Cash Card Visa® prepaid card and debit Mastercard® are issued by MetaBank®, Member FDIC, pursuant to a license by Visa U.S.A. Inc. and Mastercard International Incorporated. The Global Cash Card Visa prepaid card can be used everywhere Visa debit cards are accepted. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated

GET TO KNOW YOUR CARD

To activate your card go to:
GlobalCashCard.com/Activate or call: 866-929-8096
For customer service, call: 949-751-0360

Getting Started with Your Card

Your employer should fund your card with your pay on payday. You will have access to your funds through merchants and ATMs worldwide.

Lost or Stolen Cards

Report a lost or stolen card to Global Cash Card immediately by calling 949-751-0360.

Using Your Global Cash Card

Point-of-Sale Purchase

Use your card any place that accepts Visa or Mastercard, such as grocery stores, restaurants, gas stations, and retail stores.

Use as Signature or Debit

- **Signature Transactions:** These purchases do not require a PIN and are the most efficient way to use your card. These transactions are at no fee.¹
- **Debit/PIN Transactions:** These are PIN transactions and are best used when you want cash back from a merchant.

ATM Transactions

Access your money, day or night, at ATMs worldwide. Visit our website to find surcharge-free ATMs in your area, or visit moneypass.com or allpointnetwork.com.⁴

Multiple ways to check your card balance for no fee¹

- Go to globalcashcard.com/login.
- Use two-way texting.²
- Sign up for card alerts to get automatic notifications.²
- Call 949-751-0360 and follow the prompts.

How to get all your money off the card at no fee¹

You can go to any participating bank and withdraw all of your money to the penny. Inform the teller you wish to do an over-the-counter transaction, and tell them the amount you would like to withdraw. You can check your balance online or by calling customer service. ID may be required.

Internet Purchases¹

There is no fee to make Internet purchases with your card from Global Cash Card.

Gas Stations

The best way to use your card at gas stations is to prepay for the exact amount at the cashier. If you pay at the pump, the gas station may place a hold of up to \$100 or more on your card. This hold can last up to 24 hours.

Restaurants

Restaurants may automatically add up to 25% or more to your bill to cover a tip. If you do not have the total on your card to cover the amount, the transaction will be declined.

Accessing Your Card Account

Access your card account online

Go to globalcashcard.com. Click on the "Register" button under the New User section of User Login. Select a username and password. On future visits, only your username and password will be required.

Mobile Access²

Access your card account anywhere, anytime. You can check card balances, transfer funds, pay bills, find ATMs, and much more. Visit globalcashcard.com/login from any web-enabled device (mobile service provider charges may apply).

Two-Way Texting²

A service that allows you to text pre-defined commands to a short code and receive real-time information on balance, card activity, and card account information.

Account Alerts²

Email or text messaging alerts can be set up for each deposit and when your card falls below a specified dollar amount. Go online to your card account to set up your alerts today at globalcashcard.com.

Security

All card balances are FDIC-insured, provided the card is registered in the name of the primary cardholder. Your money is also protected by Regulation E and Visa's Zero Liability Policy and Mastercard's Zero Liability Policy.

Additional Card Features

Use it at your next employer

Simply log into your card account at globalcashcard.com/login and download the direct deposit form to give to your new employer.

Bill Pay¹

Pay merchants who accept Visa and Mastercard debit cards directly with your card with no fee. For all other bills, use Global Cash Card's bill pay system.

Additional Deposits

You can load additional funds onto your card at any MoneyGram or Western Union location in the United States (third-party load fees may apply).

Deposit a check with Ingo Money³ by snapping a photo in their user friendly app. Approval times vary depending on the type of check and approval from Ingo.

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² Standard text message and data rates, fees, and charges may apply.

³ Ingo Money is operated by Ingo Money, Inc., and all check funding services are provided by First Century Bank, N.A. See complete terms, fees and conditions at: ingomoney.com/termsconditions.html.

⁴ Please review your terms and conditions to learn how this applies to you.

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OPTIONAL GLOBAL CASH CARD ENROLLMENT FORM

THIS FORM IS FOR THE GLOBAL CASH CARD ONLY.

IF YOU HAVE A BANK YOU WOULD LIKE TO USE FOR DIRECT DEPOSIT PLEASE COMPLETE THE BANK FORM

ROUTING NUMBER: 073972181

ACCOUNT NUMBER: _____

(GLOBAL CASH CARD WILL BE ISSUED ALONG WITH AN ACCOUNT NUMBER)

(PLEASE PRINT LEGIBLY)

FIRST NAME: _____ MIDDLE INITIAL: _____

LAST NAME: _____

MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

IF YOUR MAILING ADDRESS IS A PO BOX PLEASE LIST YOUR PHYSICAL ADDRESS:

PHYSICAL ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

TELEPHONE NUMBER: _____

DATE OF BIRTH: _____

SOCIAL SECURITY NUMBER: _____

PLEASE PROVIDE YOUR EMAIL
ADDRESS SO WE CAN EMAIL YOUR
PAY VOUCHER.

This authority will remain in full force and effect until written notification from me of its termination or change. If an error of under deposit or over deposit is distributed into my account, I authorize Citizens Bank and Trust to make correcting adjustment.

EMPLOYEE SIGNATURE: _____ DATE: _____

OFFICE USE ONLY

WORK LOCATION: _____ START DATE: _____

COMPLETED BY: _____