

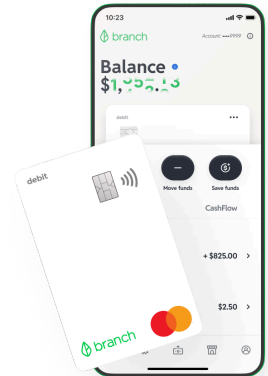


Branch FAQ

Common questions for W-2 Workforces

What is Branch?

Available on both iOS and Android, the Branch App offers a digital bank account and debit card* where you can receive your direct deposit and reimbursements. With the Branch App, you'll not only receive fast, easy access to your pay, but also cashback rewards, fee-free banking, and the ability to save or spend your funds however you'd like.



Direct Deposit

Access to the Branch App comes with a digital bank account and debit Mastercard*. Your physical Branch Card can be used at thousands of locations, and is yours to take with you for life.

If you set up your direct deposit with Branch, you can get your funds deposited directly to your account. Depending on your employer, Branch Direct Deposit may also allow you to receive your deposits up to 2 days before payday.

Save, send, or spend your money however you choose, whether it's saving your money in your Branch account, making purchases with your Branch Card, or connecting your Branch account to other banks, apps, and financial accounts where eligible. Banking services are provided by Evolve Bank & Trust, Member FDIC.

How do I sign up for free?

1. Scan the QR code to download the Branch App on your smartphone
2. Open the Branch App and tap **Get Started**
3. Set up your account and agree to the terms
4. Verify your identity
5. Order a fee-free Branch debit card



Pssst, here's the workplace passcode: **ConnectJob**

What's the catch? Will I be charged a fee?

Nope, you get free access to your direct deposit and reimbursements at no cost.

Reimbursements

Career Connections will deposit your reimbursements into your Branch account for free.

Direct Deposit

There's no fee to add your direct deposit to Branch, either: funds are deposited into your Branch account for free every pay period.

You can access your funds for free by spending with your Branch Card, using your Branch account and routing number to pay bills, or transferring via ACH to another account where eligible. Backed by an FDIC-insured bank account from Evolve Bank & Trust, the Branch App offers fee-free banking including no overdraft or minimum balance fees.

If you'd like to transfer your money to an existing card or bank account, you can do so by choosing a Standard ACH transfer which is free (funds appear in 2-3 business days) or you may be charged a small fee if you choose to instantly transfer your money out from your Branch account to an external debit card where eligible.

Branch debit card	FREE
Apple / Google Pay	FREE
Select cashback rewards at participating retailers	FREE
Make an online payment with your Branch Card or with your routing and account number where eligible	FREE
ACH transfer to another bank account (where eligible) <i>(Transfer takes 3-5 business days)</i>	FREE
Connect to your favorite financial apps (where eligible) <i>(Ex: Venmo, PayPal, etc.)</i>	FREE
Move funds to and from Savings Goal	FREE

Visit an in-network Allpoint ATM	8 free ATM transactions per month. A \$2 fee will apply per ATM transaction after 8 transactions until the next month.
Instant transfer to an external debit card (where eligible)	\$2.99 for amounts \$25 and under \$3.99 for amounts \$25.01-\$75 \$4.99 for amounts over \$75

How does Direct Deposit with Branch work?

Direct Deposit with Branch allows you to access all your earnings in one place, spending with either your Branch account or debit card. Depending on your employer, Branch Direct Deposit may also allow you to receive your deposits up to 2 days before payday. To set up your Direct Deposit with Branch, [follow these simple steps](#).

How do Rewards work?

Earn cashback rewards on everyday spending with your Branch debit card at participating merchants ranging from local restaurants to online retailers. You'll automatically collect cashback rewards after every purchase. Watch your savings pile up month-long and collect the bounty at the end of each month. Go to the Rewards tab in the Branch App to find participating merchants and retailers.

What is a Savings Goal?

With Savings Goal, Branch users can set aside funds for a specific goal and track their progress toward achieving it. Start taking control of your financial future: put your hard-earned cash toward an emergency fund, a vacation, or whatever else your heart desires. Move money based on your preferred schedule: automate transfers between your primary balance and your Savings Goal with auto-contributions or manually contribute to your goal whenever it works for you.

How do I pay a bill using my Branch account?

You can pay your bills online by providing your Branch debit card number to your biller. If your biller does not support getting paid via debit card, then you may provide your Branch account and routing number to them where eligible.

What is Greenhouse?

Greenhouse is a curated marketplace powered by Fiona.com where you can browse financial products and services tailored to meet your unique financial needs. From refinancing options for cars or student loans to high-yield savings accounts, you'll be able to find fresh ways to make the most out of your money.

Get started with Greenhouse:

- Go to the **Greenhouse tab** in the Branch App to browse the latest financial products and services
- **Click the product** you're interested in, whether it be a savings account, personal loan, or refinancing options
- **Review the information** provided by Branch
- **Continue to an external platform** to provide basic information and **review your selection**.

New financial products and services will populate on an ongoing basis, so be sure to check back in to see what's new.

How do I find a free ATM?

With Branch, you have access to up to 8 free ATM transactions per month at over 55,000 ATMs through the Allpoint Network, located at retailers such as CVS, Racetrac, and Target. A \$2 fee will apply per ATM transaction after 8 transactions until the next month.

To see a map of fee-free ATMs, view the ATM locator within the Branch App:

1. Open your Branch App
2. Tap **Move Funds**
3. Tap **Find an ATM** to see a map of all the free ATMs in your area

Can I lock my Branch Card?

Yes! Follow these steps to temporarily lock your Branch Card:

1. Open your Branch App
2. Tap the 3 dots on the upper right corner of the black debit card
3. Tap **Lock Card**

Follow the same steps to unlock your card at any time.

What happens if I lose my Branch Card?

You can easily order a new debit card to be shipped to your home address:

1. Open your Branch App
2. Tap the 3 dots on the upper right corner of the white debit card
3. Tap **Order Replacement Card**
4. **Verify your mailing address** so we send your new Branch Card to the right address and submit your order!

What if I already have a Branch account?

Great news! You can use your same Branch account and card that you already have today to receive your direct deposit and reimbursement payments. Follow these steps to add Career Connections to your account:

1. Open your Branch App and visit the **Account** tab
2. Tap on your workplace and **Manage Workplaces**
3. Tap **Add** then search and tap on **Career Connections**
4. Enter **ConnectJob** as the passcode. Once complete, you'll be ready to start receiving your reimbursement payments with Branch.

What happens if I forget my passcode?

When logging in to Branch, you will receive a text message with a verification code that is different each time you log in. You will be prompted to enter your passcode (which is one you choose) and if you forget that passcode, hit "Forgot Passcode" on the login screen in the app on your mobile device. Another verification code will be sent via the email address you provided when signing up for Branch and you will enter that code into the app to reset your password.

How does Branch keep my account and funds secure?

At Branch, keeping your personal information secure is a top priority. Branch has strong security features in place to protect you against fraud. Some of these features include:

- Device verification and suspicious activity monitoring
- Card lock/unlock feature to immediately freeze spending on physical or virtual cards
- Enabling Face ID in addition to PIN passcodes
- Controlling ATM limits to prevent unauthorized withdrawals

Reminder: Never share your Branch PIN or personal information over the phone. Branch will never call or text you to ask you for this information. To learn more tips about keeping your account safe, [click here](#).

Who do I contact for support?

Our support team is available to help you. Here's how you can contact Branch Support:

- **In-App:** Contact us through your Account Tab! (*recommended*)
- **[Branch Help Center](#):** Check out our FAQs or reach out to us on support.branchapp.com

**Banking services provided by Evolve Bank & Trust, Member FDIC. The Branch Mastercard Debit Card is issued by Evolve Bank & Trust pursuant to a license from Mastercard and may be used everywhere Mastercard debit cards are accepted.*