

## NatPay Card

YOUR MONEY, YOUR WAY

The NatPay Card provides you with a more convenient way to receive your wages. Not only will you have faster access to your pay, but you'll save time and money—no more waiting in line to cash checks and no check-cashing fees!



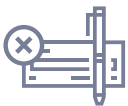
Instant access  
to your money

Manage funds via  
web, mobile  
and text alerts

Safer than cash  
in your pocket

## The NatPay Card is yours!

Take it with you if you leave your current job or use it to set up direct deposit at your second job.



No more check  
cashing fees



Shop online and  
use with your favorite  
apps, like Netflix,  
Uber and Venmo



Pay bills online



Tax refunds and  
government benefits  
deposited directly to  
your card

## Getting started is easy!

1

Enroll with your employer

2

Activate your card

3

Start using

# NatPay Card

BEST PRACTICES

## Helpful Tips

TO GET THE MOST OUT OF YOUR NEW PAYCARD

### Instant Access

Start using your card as soon as you get paid. Make purchases, shop online, pay bills and more.

### Setup a PIN

Your PIN is a security code used to verify transactions and get cash from an ATM. If you forget your PIN, call the number on the back of the card to reset it.

### Swipe and Sign

No need to use cash for purchases. When paying in-store, swipe your card, choose "credit" and sign your receipt. **Signature transactions are always FREE.**



### YOUR card

Have a second job? Use your card to receive paychecks from other jobs. In addition, you can have government benefits and tax refunds directly deposited to your card.



### Need your Account Information?

Call Customer Service at 1-833-848-5768 to obtain your Account and Routing number. With this information, you can now take your card with you to other jobs.

### Mobile App

Download the PT Mobile App (PaymentCardInfo) to easily manage your account. Check your balance, see transaction history, lock your card if lost or stolen, and many more features.



### Gas purchases

It is best to 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 since the final amount is unknown. If this amount is more than your card balance, your card will be declined.

### Need cash?

Use one of the 55,000+ Allpoint ATM Network terminals and withdraw cash with no fees. Or get cash back when making a purchase for a small fee. Visit [www.allpointnetwork.com](http://www.allpointnetwork.com) to find ATM locations near you.

**24/7/365 Live Support** Have a question or need help? Call us anytime at 1-833-848-5768.

You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.			
Monthly Fee <b>\$0.00</b>	Per Purchase <b>\$0.00</b> signature <b>\$0.50</b> pin	ATM withdrawal <b>\$0.00</b> in-network <b>\$3.00</b> out-of-network	Cash reload <b>\$0.00</b>
ATM balance inquiry (in-network or out-of-network)			\$0.50
Customer service (automated or live agent)			\$0.00 per call
Inactivity (Fee assessed monthly after 180 days of no value loads or transactions)			\$4.95 per month
<b>We charge 4 other types of fees.</b> Here are some of them:			
ATM Decline			\$1.75
Issue a replacement card for a lost/stolen card			\$5.00
<p><b>No overdraft/credit feature.</b></p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. Find details and conditions for all fees and services in the cardholder agreement, or call <b>833-848-5768</b> (current as of October 2018) or visit <a href="http://paymentcardinfo.com">paymentcardinfo.com</a>.</p>			

Visa Prepaid Payment Card is issued by MetaBank®, Member FDIC, pursuant to license from Visa U.S.A. Inc. Card is serviced by Prepaid Technologies Company, Inc.

**YES.** I want to receive a Payment Card for my Employer to submit payment to my card account. I understand that this card was provided to me as an option by my Employer and that my Employer has provided me a listing of all fees associated with this card that will be deducted from the card balance.

<b>Name</b>		<b>Employer</b>	
<b>Address</b>			
<b>City</b>	<b>ST</b>	<b>Zip</b>	
<b>Social Security Number</b>		<b>Date of Birth</b>	
<b>Phone</b>	<b>Email</b>		

I hereby authorize my Employer to act as my agent to submit my application for the Payment Card to the issuing Financial Institution of the Payment card, and to the Terms and Conditions governing my use of Payment Card that I will receive at the time I receive my card. I understand that this authorization replaces any previous authorization relating to my employer's payment to me, and unless terminated by my Employer or issuing Financial Institution, this authorization will remain in full force and effect until my Employer has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the Payment Card as provided in the Terms and Conditions I received with the card. Upon approval of my application for the Payment Card, I hereby authorize my employer to deposit payments due to me to my Payment Card and perform the following corrective actions related to my payment card: 1. Correct any funding error made by my Employer to which I am not entitled by submitting a correcting debit to my pay card account through ACH or directly to my pay card account; 2. At my request, submit a request for a change in my pay card account status to lost or stolen (or effectuate a change in the employee's account status to lost or stolen); 3. At my request transfer funds to a newly issued card; This Consent does not allow my Employer to access my cardholder activity detail on my Payment Card without my prior consent.

The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. You will be asked to provide your name, a valid physical U.S. street address, a telephone number, a date of birth, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification. I acknowledge and agree that this authorization may be rejected or discontinued by the issuing Financial Institution at any time.

<b>Employee Signature</b>	<b>Date</b>
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