



Advantages of a Paycard:

- No monthly or annual fee
- FREE signature transactions
- FREE texting messaging and email alerts
- FREE enrollment in Rewards Programs
- FREE cards for family members
- FREE first transaction per pay period
- FREE bill pay direct to merchants
- Over 43,000 surcharge free ATM networks
- No more check cashing fees
- Access to your money “to the penny”

Key Points When Using Your Paycard:

- **Activate Your Paycard:**
 - Follow the instructions on your new instant issue MasterCard/Visa paycard to activate your paycard.
 - Once you receive your first payroll deposit on your MasterCard/Visa paycard, a new personalized MasterCard/Visa paycard will be sent to your home address. You will need to call and activate that paycard and any money still on your instant issue MasterCard/Visa paycard will automatically transfer to your new paycard. Do NOT throw your instant issue paycard away ... it is your back-up paycard if your card is lost or stolen.
- **First Transaction Per Pay Period is FREE!**
- **Know Your Balance ... Avoid Decline and Negative Balance Fees:**
 - Set up paycard alerts by **email** or **text messaging**. Alerts can be set up for **Loads** (every time money is added to your paycard) or **Low Balance** (when you paycard falls below a pre-determined amount).
 - Check your balance anytime by one of the following methods:
 - Set up two-way texting on your cell phone and check your balance, activity and paycard loads anytime.
 - Call the IVR system and follow the voice prompts – 866-395-9200.
 - Call the IVR system and talk to a live customer service rep – 866-395-9200.
 - Go online to your personal account.
- **Using Paycard for Merchant Transactions:**
 - **Credit transaction** (signature transaction) – Signature purchase that does not require a PIN. **This is always a FREE transaction and is the most efficient way to use your paycard.**
 - **Debit transaction** (PIN transaction) – Requires your four-digit PIN number. Several merchants allow cash back at no additional charge. This transaction is best used when you want cash back and is less costly than going to an ATM. *Please check your terms and conditions for any fees charged.*
- **Using Paycard at ATM:**
 - Use an Allpoint Network ATM and avoid **network** fees. Go to www.allpointnetwork.com to find the closest ATM to you. Enter the zip code or city and state. It will provide the name, address, distance and driving directions.
 - ATM cost from Global is \$1.75 (*If first transaction for pay period it is Free).
 - Select checking when making a transaction.
 - Up to 5 withdraws and \$1,000 can be withdrawn from an ATM within 24 hours.
 - **Do not check your balance at an ATM ... the cost is \$1.00.**
- **Lost or Stolen Paycards:**
 - Contact Global Cash Card immediately at 866-395-9200 so we can put a freeze on your paycard.
 - If you still have your original instant issue paycard, we will transfer any money from your lost paycard to that paycard so you have immediate access to your money. We will then order a new personalized MasterCard/Visa paycard and mail to your home address within 7-10 business days.
 - If you do not have your original instant issue paycard or that is the paycard that you lost, go to the closest company location and obtain a new instant issue paycard. We will activate that paycard for you, transfer any money from the lost paycard to the new one so you have immediate access to your money, and mail a new personalized MasterCard/Visa paycard to your home address within 7-10 business days.