

## Dash Paycard

YOUR MONEY, YOUR WAY

The Dash Paycard 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  
and text alerts

Safer than cash  
in your pocket

## The Dash Paycard 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

# Dash Paycard

## 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.



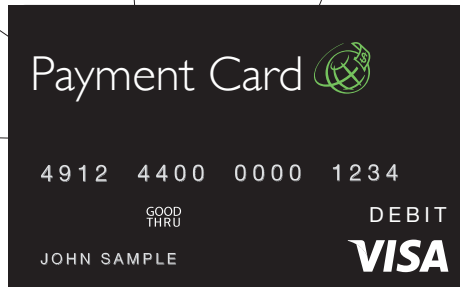
### Swipe and Sign

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 1-888-621-1397 to obtain your Account and Routing number. With this information, you can now take your card with you to other jobs.



### 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 1-888-621-1397.

<p>You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.</p>			
Monthly Fee	Per Purchase	ATM withdrawal	Cash reload
<b>\$0.00</b>	<b>\$0.50*</b>	<b>\$0.00</b> in-network <b>\$3.00</b> out-of-network	<b>\$3.95*</b>
ATM balance inquiry (in-network or out-of-network)			\$0.50
Customer service (automated or live agent)			\$0.00 per call
Inactivity (after 6 months with no transactions)			\$2.95 per month
<p><b>We charge 7 other types of fees.</b> Here are some of them:</p>			
Issue a replacement card for a lost/stolen card			\$5.00
Transfer funds to a bank account			\$2.00
<p>*This fee can be lower depending on how and where this card is used.</p> <p><b>No overdraft/credit feature.</b> 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 <b>Payment Card List of All Fees</b> or call <b>888-621-1397</b> or visit <a href="http://payment-card.com">payment-card.com</a>.</p>			

**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. (\* indicates a required field.)

**Name \*** \_\_\_\_\_

**Address \*** \_\_\_\_\_

**City \*** \_\_\_\_\_

**Social Security Number \*** \_\_\_\_\_ **Date of Birth \*** \_\_\_\_\_

**Phone \*** \_\_\_\_\_ **Email** \_\_\_\_\_

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.

**Employee Signature \*** \_\_\_\_\_ **Date** \_\_\_\_\_

PAYMENT CARD LIST OF ALL FEES

All Fees	Amount	Details
<b>Get Started</b>		
Purchase Fee	No fee	No fee applies to obtain your first card.
<b>Monthly Usage</b>		
Monthly fee	No fee	Maintenance fee assessed monthly starting one month after the card has been activated.
<b>Add Money</b>		
Value Load (ACH)	No fee	No fee applies for adding funds via ACH direct deposit.
Value Load (Cash)	\$3.95	No fee charged by us; Retailer may impose load fee up to \$3.95 per load. Maximum load \$2,500 per day.
<b>Spend Money</b>		
Signature purchases	No fee	Swipe your card and sign for your purchases.
PIN purchases	\$0.50	General purchases limited to \$2,500 per day.
Bill payment	No fee	Use this service to pay bills using funds on your card. Enroll at <a href="http://payment-card.com">payment-card.com</a> .
<b>Get Cash</b>		
ATM withdrawal (in-network)	No Fee	"In-network" refers to the Allpoint ATM network. Locations can be found at <a href="http://allpointnetwork.com">allpointnetwork.com</a> . Maximum ATM withdrawal \$1,000 per day.
ATM withdrawal (out-of-network) in U.S.	\$3.00	This is our fee for withdrawals at ATMs outside the Allpoint network. You may also be charged a fee by the ATM operator. Maximum \$1,000 per day.
ATM withdrawal outside the U.S.	\$3.50	This is our fee for withdrawals at ATMs outside the U.S. You may also be charged a fee by the ATM operator and a currency exchange fee. Maximum \$500 per day.
Cash Back at Point of Sale	\$0.50	Some merchants allow cash back when you make purchases. Maximum \$500 per day.
Cash withdrawal at a bank	\$5.00	1 free cash withdraw per value load; then \$5.00. You may withdraw cash at bank. Maximum \$2,500 per day.
<b>Information</b>		
Customer service	No fee	Automated or Live. Customer Service is always free 24/7 at 1-888-621-1397.
Text Message Alerts	No fee	Enroll for this service at 1-888-621-1397 or <a href="http://payment-card.com">payment-card.com</a> to receive text message alerts every time your card is loaded or a transaction posts. Great for fraud prevention.
Balance Inquiry by phone or online	No fee	Call 1-888-621-1397 or go to <a href="http://payment-card.com">payment-card.com</a> to check your balance any time.
Balance inquiry at ATM	\$0.50	We provide many ways to access your balance without a fee.
Online or printed statement	No fee	Access current or prior months' statements at <a href="http://payment-card.com">payment-card.com</a> . View online or request a paper statement be mailed to you.
<b>Other</b>		
ATM decline	\$1.75	Fee charged for ATM declines.
Transfer funds to a bank account	\$2.00	1 free transfer per value load. Transfer funds from your card to a bank account. Set this up at <a href="http://payment-card.com">payment-card.com</a> . The transfer can take 2-3 days to post to your account. Maximum \$2,500 per day.
Secondary Card Request	\$5.00	Order an additional card on your account that will have access to your funds. Do this at <a href="http://payment-card.com">payment-card.com</a> .
Lost/Stolen Replacement Card	\$5.00	Call 1-888-621-1397 immediately if you believe your card has been lost or stolen. We will block use of that card number to protect your funds and send you a new card.
Expedite shipment of a card	\$15.00	Request expedited UPS shipment of a card to receive it quicker.
Inactivity Fee	\$2.95	Fee assessed monthly following 6 months of inactivity on card (inactivity is defined as no value loads or transactions).
Currency conversion fee for international purchases	.50 cents + 1% of transaction amount	The converted amount will be calculated and deducted from your card balance when the transaction settles.

Your funds are eligible for FDIC insurance. Your funds will be held at Centerstate Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event CenterState Bank, N.A. fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

**No overdraft/credit feature.**

Contact us by calling 1-888-621-1397, by mail at Cardholder Services, P.O. Box 7235, Sioux Falls, South Dakota 57117-7235 or visit [payment-card.com](http://payment-card.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at **1-855-411-2372** or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).