



READY FUND\$®

EMPLOYEE FREQUENTLY ASKED QUESTIONS

How can I access my money at no charge?

Your first transaction for the following choices each pay period is at no charge*:

- US Post Office money order
- Allpoint® ATM withdrawal
- POS transaction with or without cash back
- Online card to bank account transfer
- Bank teller cash withdrawal

You can make POS purchases anywhere MasterCard® debit cards are accepted at no charge anytime.

What does “with no surcharge” mean?

Many ATM machine owners will charge a usage fee for using their machine; this is known as a “surcharge.” Allpoint ATM machines do not charge a surcharge which saves you money. To locate one of the 37,000 Allpoint no surcharge ATM 's, log on to www.allpointnetwork.com.

What type of text alerts*** are available?

Balance Alerts: Tells you when money is loaded on your card and when your funds are low.

POS Alerts: Tells you when a purchase is made and what your remaining balance is.

2-Way Alerts: You can get your balance whenever you need it. Simply text “BAL” on your cell phone to 90831 for your current balance.***

Important Message Alerts: Be the first to know about new products and card features when you sign up for this text alert feature!

How do I know how much money is on my card?

You can check your balance at no charge through the internet at www.readyfunds.net, calling **1-877-323-9363** or signing up for Text Alert*** messages to your cell phone. You can also text BAL to 90831 and you will get your balance immediately.***

How secure is the money on my card?

If your card is lost or stolen, call **1-877-323-9363** immediately to report the card missing and to have a new card sent to you. Doing this quickly after noticing your card is missing will allow customer service to transfer the money from your missing card to the new card immediately upon activation so you can avoid any loss of funds. You will receive a new *READYFUND\$* Card within 7–10 days, but you can expedite delivery for a fee.

How do I change my contact information or get answers to questions?

You can change your contact information and get answers to many questions by going to www.readyfunds.net, or if you need to speak with a live agent, call **1-877-323-9363**.

How much money can I withdraw or spend per day?

Generally, you can access your entire payroll amount however, various ATM's set limits to the amount of funds they will disburse with each transaction and some merchants limit the amount of cash-back they will provide. *

How much money can I keep on my card?

You can maintain a balance of \$10,000 on your card and may receive a maximum of \$5,000 in daily deposits.

For more information, contact us today: Toll Free: 1.877.323.9363 • Web: www.readyfunds.net

ReadyFUND\$® Premier Access® Prepaid MasterCard® Card is issued by Montgomery Bank, N.A. Member FDIC pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Montgomery Bank, N.A. is the issuer of, and its service providers administer, your Payroll Card Account. For a complete list of ReadyFUND\$ terms, conditions, fees and eligibility requirements, see the ReadyFUND\$ Cardholder Agreement. ReadyFUND\$ Premier Access Card program and eSuite® is licensed through Performance Benefits, Inc. and its affiliates and service providers are responsible for the operation and administration of all other products and services offered in the eSuite of financial services. Fees and eligibility requirements apply. *Daily ATM limits may vary, store POS cash back limits may vary and other third party charges may apply. **eAccess® loans are provided by eAccess, a licensed lender. Fees and underwriting eligibility requirements apply. ***Contact your cell phone provider for details on your plan's text messaging rates. Standard carrier fees may apply.

What is my PIN and when do I use it?

Your four-digit PIN (personal identification number) is a number you choose when you activate your card. You should keep this number in a safe place so it isn't lost or stolen—it is for your use only. Never write your PIN on your card. This PIN is the number used to make POS (point-of-sale) transactions and to withdraw money from an ATM machine. You should memorize this number for security purposes. If you've forgotten your PIN, call 1-877-323-9363.

Can I use my card at another employer?

Yes. The ReadyFUND\$ card is yours to use for direct deposit of pay from any employer that offers direct deposit. Simply provide them with your direct deposit authorization and the following information:

Bank Name: The Bancorp Bank

ABA Routing #: 031101169

Account Number: 13 digit card ID# on back of card

Account Type: Checking

If you need a direct deposit authorization form, log onto www.readyFUNDS.net

What if the ATM machine didn't work...should I try another one?

There are four possible reasons why the ATM did not work.

1. The machine may simply be out of cash or down for repairs.
2. The machine may not support the network logos listed on the back of your card.
3. You must select "checking" when prompted for the account type, or
4. You have insufficient funds to cover the withdrawal for cash and/or the fees associated with that transaction. You are charged for each attempt through the ATM machine. If you are unsure of your balance, you should call the toll free number listed on the back of your card or text BAL to 90831*** to check your balance before attempting another ATM transaction.

What if the ATM machine keeps my card?

First, check with the bank, company or person in charge of the ATM machine's operation to determine if the ATM equipment is malfunctioning. If no resolution is reached, contact the Customer Service Center at the toll free number printed on the back of your card for assistance. This number is **1-877-323-9363**.

Does the receipt from the ATM machine and POS terminal reflect my current card balance?

Your current card balance is transmitted back to the ATM with each transaction. If the ATM has the proper software, this balance will be printed on your receipt. Point-of-sale terminals do not generally report available balances.

Can I get cash back at a POS terminal and is there a fee for doing so?

You can receive cash back, up to the limit of each merchant and there is no charge to get cash back.*

How do I return goods I purchased with my card account?

It depends upon the merchant's policy. In some cases the merchant will credit your card, and in others the merchant will refund you with cash. As with any purchase, always keep your receipt.

What are the transaction fees for using the READYFUND\$ Premier Access Prepaid MasterCard Card?

(For a complete list of ReadyFUND\$ terms, conditions, fees and eligibility requirements, see the ReadyFUND\$ Cardholder Agreement.)

The FIRST Transaction made (of the following 5) after each Payroll Deposit is at No Charge*

AllPoint ATM withdrawal.....	No Charge	US Post Office Money Order	No Charge
POS Transaction with or without cash back.....	No Charge	Bank teller cash withdrawal.....	No Charge
Online card to bank account transfer.....	No Charge		

Transactions that are always at No Charge

POS Purchase Transactions	No Charge	Toll free IVR and Online Account Access.....	No Charge
Card Activity Text Alerts	No Charge ***		

Cardholder Transaction Fees*

ATM Balance Inquiry (Domestic or International)	\$1.00	Bill Payment Transaction	\$1.00
POS Decline (Domestic or International).....	\$1.00	ACH Transfer from Card to Bank Account	\$1.00
ATM Decline (Domestic or International).....	\$1.00	ATM Cash Withdrawal - Allpoint	\$2.50
ATM Cash Withdrawal (Domestic or International).....	\$2.50	Bankteller Cash Withdrawal.....	\$2.50

For more information, contact us today: Toll Free: 1.877.323.9363 • Web: www.readyfunds.net

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