

Welcome!

Your funds will be deposited directly into your Money Network® Account so you have immediate access to your money using your Money Network® Payment Card and Money Network™ Checks.

The Money Network® Service is quite versatile and can be used:

- As your primary money management tool.
- As a way to manage specific expenses or finances separately from your checking or savings account.

CUSTOMER SERVICE
1.888.913.0900

WEBSITE AND LOCATOR
www.moneynetwork.com

MOBILE APP
Download the Money Network® mobile app.



GET STARTED:



KEEP YOUR ACCOUNT SECURE.

Your PIN keeps your Account and the money in it secure. You should not give your PIN to anyone for any reason. If you can't remember your PIN, call Customer Service to create a new one.



KEEP TRACK OF YOUR ACCOUNT BALANCE.

- **Via mobile app***. Download the Money Network mobile app at the App Store® or Google Play™.
- **Via text message* or email**. Sign up for text message or email balance alerts online or over the phone.
- **Online**. Visit our website.
- **By phone**. Call Customer Service to hear your balance.

*Standard Message and Data rates may apply.



MAKE PURCHASES

- **Online**. If the merchant's website accepts debit card payments, enter your Card information as directed by the website to complete your purchase.
- **At a store**. Once you are ready to pay: Swipe or present your Card, follow the prompts on the screen and sign for the transaction or enter your 4-digit PIN.

Helpful tip: Process may vary by merchant. Certain fees and transaction limits may apply for PIN debit transactions. There is no charge for Signature debit transactions. See the Fee and Transaction Schedule for more information.



MAKE A PURCHASE AT A GAS STATION.

Give your Card to the attendant to pre-pay for gas and avoid a pre-authorization. As with most debit cards, if you pay at the pump, merchants will pre-authorize your purchase and "hold" a set dollar amount on your Account that is higher than the actual purchase amount. The balance is released once the payment is processed, which can take up to three days.



GET CASH AT AN ATM.

Swipe or insert your Card:

- Enter your PIN.
- Select WITHDRAWAL and then select CHECKING.
- Enter the dollar amount you want to withdraw.
- Take your cash and your receipt.



Helpful tip: Use In-Network ATMs. Avoid additional withdrawal and ATM owner/operator surcharge fees by using Allpoint® Network ATMs. Use the Locator in the mobile app or at our website to find one near you. See Fee and Transaction Limit Schedule.



USE A MONEY NETWORK™ CHECK.

These Checks can be used to pay bills. You can also write yourself a Check and cash it at participating locations to access up to 100% of your funds at no charge.

- You must activate a Check in order to use it. Detailed instructions are included with the Checks.
- Call Customer Service to request more Checks at no charge.
- Find Check cashing locations near you by using the Locator tool in the mobile app or at our website or by calling Customer Service.



PAY BILLS ONLINE WITH YOUR CARD.

Visit our website to learn more about the Money Network® Bill Pay Service powered by TIO® Networks. You can also pay bills with your Card directly through your service provider's website.



MANAGE YOUR ACCOUNT.

Access your Account information by using the Money Network mobile app, visiting our website, or calling Customer Service.

You Can	Online	By Phone	Mobile App
Sign up to receive your Account balance*	✓	✓	✓
Access your Account balance and transaction activity	✓	✓	✓
Change your PIN		✓	
Transfer funds to a personal bank account	✓	✓	
Top up a prepaid mobile phone	✓		
Pay bills online**	✓		
Download a direct deposit enrollment form	✓		
Find an Allpoint Network ATM	✓	✓	✓
Find a reload agent to add cash to your Account	✓	✓	✓
Find a Money Network Check cashing location	✓	✓	✓
Transfer funds outside of the United States**	✓		
Request a paper statement*	✓	✓	
Request a Secondary Card	✓	✓	

* Standard Message and Data rates may apply.

** Other fees may apply. See Fee and Transaction Limit Schedule.



TRANSFER FUNDS TO A PERSONAL BANK ACCOUNT.

Visit our website to learn how you can transfer funds from your Money Network Account to a personal bank account.

NOTE: Fees may apply. See Fee and Transaction Limit Schedule. Transfers initiated on a banking business day prior to 5:00 PM CT will be available at the designated bank account on the next business day. Transfers completed after 5:00 PM CT or on weekends and holidays will be available at the designated bank account on the second business day.



REPORT A LOST OR STOLEN CARD OR CHECK.

Call Customer Service immediately to report your loss.

- 1. Lost or stolen Card.** We will send you a replacement Card. You can use your Money Network® Checks to access your money until your new Card arrives. Your balance will be sent automatically from your lost or stolen Card to your new Card when you activate it.
- 2. Lost or stolen Money Network Check.** A Customer Service Representative will research the Check's status to confirm that it has not been cashed. If the Check has not been cashed, the funds will be re-deposited to your Account. Allow up to 30 days to restore the Check amount to your Account.

NOTE: Fees may apply for a replacement Card. See Fee and Transaction Limit Schedule.

For more information on using your Service, visit our website or call Customer Service.



RELOAD YOUR ACCOUNT.

Add other funds to your Account in the following ways:

- 1. Direct deposit of other payments.** Pay from employers, your tax refund, child support and government benefits can be deposited directly into your Account. Visit our website or call Customer Service to learn more.
- 2. Electronic funds transfer.** Money can be sent from a personal bank account to your Money Network Account. Call Customer Service to learn more.
- 3. Cash reloads at participating reload agents.** Use the Money Network® mobile app, visit our website or call Customer Service to find reload agent options near you, including: Walmart Rapid Reload, Green Dot®, MoneyPak®, Western Union®, and MoneyGram®

NOTE: Additional reload agents may be added in the future. Reload fees and limits may vary by reload agents. See Fee Schedule, Transaction Limit Schedule and Terms and Conditions for more information.



REQUEST A SECONDARY CARD.

- Visit our website or call Customer Service to request or fund a Secondary Card for a family member, dependent or care giver. It's easy:
- You decide when and how much money you want to add to the Secondary Card.
- The Secondary Card user can use the Card to shop, pay bills, get cash back and withdraw cash from ATMs.
- Once the Secondary Account reaches a zero balance, the user must wait for you to add more funds.

FREQUENTLY ASKED QUESTIONS

- Q. What if I don't spend all the money in my Account?**
A. It is your money and will remain in your Account until you spend it, withdraw it or incur a fee.
- Q. Do I have to pay a sign-up fee to get a Card?**
A. No. It is offered as a benefit by the company that is providing your payment.
- Q. Is there a monthly fee for the Account?**
A. No, there is no monthly fee as long as your Account receives regular loads. If there are no loads to your Account during the period of time specified in your Fee Schedule, a monthly fee will be assessed as long as there are funds remaining in your Account or until loads to your Account are resumed. See the Fee and Transaction Limit Schedule for more information.
- Q. What can I do to avoid paying fees to access my funds?**
A. Use services and transactions for which no fees are listed on your Fee and Transaction Limit Schedule.
- Q. Will anyone else know where I spend my money?**
A. No. No one else has access to any of your Account information including purchases and other transactions.
- Q. What happens if I stop receiving payments from this company?**
A. Continue to use your Card to access and load funds into your Account without interruption, even if you stop receiving payments. See your Fee and Transaction Limit Schedule as a monthly maintenance fee will be applied to your Account whenever there is no load activity for a previous six consecutive month period.
- Q. What should I do if my Account is suspended?**
A. If your Account is suspended, you should call Customer Service at 1.888.913.0900 to get access to your funds and determine how to resolve the suspension.

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Money Network® Service Quick Start Guide

www.moneynetwork.com