



Important Tips for Cardholders

1. **Cards are funded via Direct Deposit.** Therefore, money is available the morning of payday, unless your employer has told you differently. No check cashing necessary. No paying to cash checks. Simply use your Debit Card to withdraw money at ATMs and to make purchases.
2. **PIN number for your MasterCard® will be set to last 4 digits of your Social Security Number.** You will receive instructions on how to activate and set pin for your personalized MasterCard when it arrives.
3. **The FIRST ATM withdrawal of each pay-period is FREE. Additional ATM withdrawals are only \$1.50.**
4. **AllPoint Network ATM's have Surcharge Free withdrawals.** No fee is assessed by the owner of the machine. USE THESE ATMS AND SAVE. AllPoint ATMs are located at many locations nationwide, including Walgreen's Pharmacy and Target. Check www.paypartners.com (ATM Locator) for all ATM locations in your area and nationwide. Look for ALLPOINT logo at ATMs.
5. **ATM TIP:** When withdrawing money, always choose "CHECKING" option.
6. **Cash back withdrawals are FREE** at retail point of sale terminals....ex. Wal-Mart, Target, Supermarkets, etc. Simply make a purchase and request cash back from cashier or on pin pad.
7. **All Purchase transactions are FREE...**ex. Fast Food, Gas, Groceries, clothing stores, etc... anywhere Master Card is accepted. There is never a fee assessed for making a purchase with the card.
8. **Paying Bills is FREE.** Pay all bills online or over the phone at no cost.
9. **Check your balance for FREE** online (www.paypartners.com) or by phone at 1-866-723-CARD (2273).
10. **FREE Bi-lingual Spanish/English customer service.** 1-866-723-2273
11. **Money Wire transfers to Latin America for only \$8.00.** Tens of thousands of pickup locations throughout Mexico, Central and South America. Call 1-866-723-2273 to wire money and/or inquire about

