



READY FUND\$®

EMPLOYEE FREQUENTLY ASKED QUESTIONS

How can I access my money on my ReadyFUND\$ Premier Access® Prepaid MasterCard® Payroll Card at no charge?

Each time you are paid, one transaction of the following choices is provided at no charge*, when it is your first transaction following your payroll deposit:

- All POS transactions with or without cash back
- Bank teller cash withdrawal

You can make Point of Sale 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.” MoneyPass ATM machines do not add a surcharge which saves you money. To locate one of the no surcharge ATMs, log on to **moneypass.com**.

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

You can check your balance at no charge through the following options: **readyfunds.net** or **1-877-323-9363**

What do I do if my card is lost or stolen?

If your card is lost or stolen, call **1-877-323-9363** immediately to report the card missing and to freeze funds in the account. Doing this quickly after noticing your card is missing will allow customer service to transfer the money from your missing card to your new card immediately upon activation so you can avoid any loss of funds. You can request a replacement card from your employer if they carry their own card inventory. Otherwise, when you call customer service, you can request to receive a ReadyFUND\$ card by mail within 7–10 days. You can also 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 **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 spend or withdraw up to \$5,000, however, various ATMs 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 up to \$10,000 on your card and may receive a maximum of \$5,000 in daily deposits.

Can I order a card with my name on it?

Yes, just call **1-877-323-9363** to request a personalized card for a small fee. Check your cardholder agreement for details.

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

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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 you can re-set it by going to readyfunds.net

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 form and the following information:

Bank Name/ACH Originator: First Covenant Bank

ABA Routing #: 061120835

Account Number: To obtain your personal account information visit readyfunds.net and login our cardholder portal
Account Type: Checking

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 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 toll free at **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 my ReadyFUND\$ card?

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

Each time you are paid, one transaction of the following choices is provided at No Charge*, when it is your first transaction following your payroll deposit:

All POS Transactions with or without Cash Back
.....No Charge

Bank Teller Cash Withdrawal
..... No Charge

Transactions that are always at No Charge:

All POS Transactions with or without Cash Back
.....No Charge

Toll Free IVR and Online Account Access
..... No Charge

Cardholder Transaction Fees:*

POS Decline (Domestic or International).....\$1.00
Card to Bank Account Transfer \$1.00
Bank Teller Cash Withdrawal \$2.50

ATM Balance Inquiry (Domestic or International) \$1.00
ATM Decline (Domestic or International) \$1.00
ATM Cash Withdrawal (Domestic or International) \$2.50

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