

# PaychekPLUS! Elite<sup>®</sup> Visa<sup>®</sup> Payroll Card Enrollment Form



## Sign up today!

<b>Name:</b>	<b>Social Security Number:</b>										
<b>Physical Mailing Address (No PO Boxes):</b>	<b>City/State/Zip:</b>										
<b>P.O. Box Mailing Address (If applicable):</b>	<b>City/State/Zip:</b>										
<b>Email Address:</b>	<b>Date of Birth:</b>										
<input type="checkbox"/> <b>I would like to receive my entire check on the PaychekPLUS! Elite Visa Payroll Card.</b>											
<i>For Manager Use</i>	Enter 10-digit Card ID: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>										

The PaychekPLUS! Elite Visa Payroll Card is issued by MetaBank™ pursuant to a license from Visa U.S.A. Inc. MetaBank; Member FDIC

### Consent to Payroll Card Account

I hereby designate MetaBank as my financial institution to accept the direct deposit of my wages from my employer into an account at MetaBank. I choose to receive a Visa Payroll Card issued on my behalf by MetaBank for the purpose of accessing my wages from my Payroll Card account. I acknowledge that third parties other than MetaBank may impose fees and charges in connection with the use of the Visa Payroll Card; however, I understand that I may choose one of several transactions each pay period, which are outlined in the Cardholder Terms and Conditions, by which I can withdraw my entire net pay without the payment of a fee.

Your Prepaid Card Account and associated direct deposit account number cannot be used for preauthorized direct debits from merchants or from utility or Internet service providers. If presented for payment, these preauthorized direct debits will be declined and your payment to the merchant or provider will not be processed. The bank routing number and direct deposit account number are for the purpose of initiating direct deposits to your Prepaid Card Account only. You are not authorized to provide this bank routing number and direct deposit account number to anyone other than your employer or payer.

Direct deposit capability is subject to payer's support of this feature. Check with your payer to find out when the direct deposit of funds will start. Funds availability is subject to timing of payer's funding.

### Important Information about Procedures for Creating a Payroll Card Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I apply for a Payroll Card, I will be asked for my name, address, date of birth, and other information that will allow you to reasonably identify me. I may also be asked to see my driver's license or other identifying documents at any time.

### Use of Payroll Card

I may withdraw funds or make purchases through use of the Visa Payroll Card issued by MetaBank. The features and rules of the Payroll Card and applicable fees are described in the Cardholder Agreement. By signing below, I acknowledge receipt of the Cardholder Agreement and agree to abide by all terms and provisions contained therein.

### Ownership of Funds

Funds will be electronically deposited into a deposit account on the books of MetaBank, for my benefit. I may withdraw funds by using the Visa Payroll Card. I may withdraw only the amount of my separate amount deposited pursuant to this Agreement in such deposit account.

### FDIC Insurance

MetaBank is a member of the Federal Deposit Insurance Corporation ("FDIC"): All value on the Card is shown in United States dollars. Your deposits are FDIC insured up to \$250,000.

### Record keeping and Customer Service

By signing this Acceptance Form, I agree that FSV Payment Systems, Inc. ("FSV") will maintain the records related to the Payroll Card and the Visa Payroll Card account balance as an Independent Sales Organization of MetaBank and will provide customer service for such Visa Payroll Card.

### Affidavit

I declare the foregoing to be true and complete to the best of my knowledge. I authorize my employer to deposit my wages each payday directly into my Visa Payroll Card account. This authority remains in effect until I have given written notice to my employer that I want the agreement terminated. If funds to which I am not entitled are deposited into my Visa Payroll Card account, I authorize my employer to direct MetaBank to return said funds. I also understand that it is my responsibility to verify deposits prior to any transactions against the card balance.

**Employee Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## Cardholder Agreement

### IMPORTANT – PLEASE READ CAREFULLY

#### 1. Terms and Conditions for PaychekPLUS! Elite® Visa® Payroll Card

This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which the PaychekPLUS! Elite Visa Payroll Card has been issued to you. By accepting and using this Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, “Card” means the PaychekPLUS! Elite Visa Payroll Card issued to you by MetaBank. “You” and “your” means the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean MetaBank, our successors, affiliates or assignees. The Card will remain the property of MetaBank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

#### 2. Using Your Card

The Card is a prepaid card. The Card allows you to access funds loaded or deposited to your Card account by you or on your behalf. Your Card account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card. You will not receive any interest on the funds in your Card account. The funds in your Card account will be FDIC insured provided your Card is registered. Your funds will never expire, regardless of the expiration date on the front of your Card. You may activate your Card by going to [www.paychekplus.com](http://www.paychekplus.com) or by calling 1-800-653-9220. In order for the Card to accept reloads, the USA PATRIOT ACT, a federal law, requires all financial institutions to obtain, verify, and record information that identifies each person who has a Card that accepts reloads. We will ask you for your name, address, date of birth, social security number and other information that will allow us to reasonably identify you. We may also ask to see your driver’s license or other identifying documents. Upon successful identification verification, you may load and reload funds to your Card via the methods detailed within this Agreement.

**Federal Payments: THE ONLY FEDERAL PAYMENTS THAT MAY BE DEPOSITED TO THIS CARD ARE FEDERAL PAYMENTS FOR THE BENEFIT OF THE PRIMARY CARDHOLDER. If you have questions about this requirement, please call 1-800-653-9220.**

#### Authorized Users:

If you permit another person to have access to your Card or Card number, you are liable for all transactions made with the Card or Card number by those persons. You are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell us to cancel another person’s use of your Card, we may revoke your Card and issue a new Card with a different number.

**Personal Identification Number (“PIN”):** We allow you to set up a PIN online or by telephone. Once your PIN is established, you may use your Card (i) to obtain cash from any Automated Teller Machine (“ATM”) or (ii) at any point-of-sale (“POS”) device which requires entry of a PIN, that bears the Visa® Interlink®, Allpoint, Accel/Exchange® or PLUS brand. All ATM transactions are treated as cash withdrawal transactions. You should not write or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers”

**Loading Your Card:** You may add funds to your Card account, called “value loading”, at any time. The amount of each value load must be at least \$10.00. There is no limit on the number of times you may value load your Card. However, the maximum value load you may place on your Card when aggregated with any other Cards you have authorized is restricted to \$5,000 of Payroll Loads. You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.

**Card Account Access:** You may use your Card to: (1) withdraw cash from your Card account, (2) make deposits to your Card account, (3) transfer funds between your Card accounts whenever you request, (4) purchase or lease goods or services wherever your Card is honored as long as you do not exceed the value available in your Card account, and (5) pay bills directly (online or by telephone) from your Card account in the amounts and on the days you request. Some of these services may not be available at all terminals.

Your Card cannot be redeemed for cash. You may use your Card to access cash at an Automated Teller Machine (ATM) up to 3 times per day to withdraw a maximum of \$1,025.00. Deposits to your Card account are not permitted at ATM terminals. You may not use your Card for any illegal transactions, use at casinos, and any gambling activity.

**Limitations on frequency of transfers:** For security reasons, we may limit the amount or number of transactions you can make with your Card. (1) You may make only 3 cash withdrawals from terminals each day. (2) You can use your telephone bill-payment service to pay up to 10 bills each day, 10 bills per week and 20 bills per month. (3) You can use our POS transfer service for up to 20 transactions each day.

**Limitations on dollar amounts of transfers:** (1) You may use your Card to access cash at an Automated Teller Machine(ATM) up to 3 times per day to withdraw a maximum of \$1,025.00. (2) You may buy up to \$5,050.00 worth of goods or services each day you use the Card in our POS transfer service.

You are responsible for all transactions initiated by use of your Card, except as otherwise set

forth herein. If you do not have enough funds available in your Card account, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called “split transactions.” Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash.

If you use your Card number without presenting your Card (such as for a mail order or telephone purchase), the legal effect will be the same as if you used the Card itself. Each time you use your Card, you authorize us to reduce the funds available in your Card account by the amount of the transaction. You are not allowed to exceed the available amount in your Card account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available in your Card account, you shall remain fully liable to us for the amount of the transaction. We reserve the right to bill you for any negative balance. You agree to pay us promptly for the negative balance. We also reserve the right to cancel this Card and close your Card account should you create one or more negative balances with your Card.

You do not have the right to stop payment on any purchase transaction originated by use of your Card, except as otherwise provided herein. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to 10 days.

#### 3. Preauthorized Transfers

**Preauthorized credits:** If you have arranged to have direct deposits made to your Card account at least once every 60 days from the same person or company, you can call us at 1-800-653-9220 to find out whether or not the deposit has been made.

**Right to stop payment and procedure for doing so:** If you have told us in advance to make regular payments out of your Card account, you can stop any of these payments. Here’s how: Call us at 1-800-653-9220 or write us at Cardholder Services, PO Box 551617, Jacksonville, FL 32255 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you for each stop-payment order you give (see your Fees and Limitations paragraph above).

**Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

**Liability for failure to stop payment of preauthorized transfer:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### 4. Business Days

For purposes of this disclosure, our business days are any day including Saturdays and Sundays. Holidays are not included.

#### 5. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card account for such refunds. The amounts credited to your Card account for refunds may not be available for up to five (5) days from the date the refund transaction occurs.

#### 6. Fees and Limitations

SCHEDULE OF CARDHOLDER FEES	
Fee Name	Fee Amount
<b>ATM Transactions – Standard <sup>1</sup></b>	
ATM Cash Withdrawal (Domestic)	\$1.75 per transaction
ATM Cash Withdrawal (International)	\$3.50 per transaction
ATM Cash Withdrawal (International Surcharge)	0%
ATM Withdrawal – Decline/Limit (Domestic)	\$0.75 per transaction
ATM Withdrawal – Decline/Limit (International)	\$1.00 per transaction
ATM Balance Inquiry (Domestic)	\$0.75 per transaction
ATM Balance Inquiry (International)	\$1.00 per transaction
ATM Balance Inquiry – Decline (Domestic)	\$0.75 per transaction
ATM Balance Inquiry – Decline (International)	\$1.00 per transaction
<b>ATM Transactions – Allpoint <sup>1</sup></b>	

Allpoint ATM Cash Withdrawal	No Charge
ATM Withdrawals AllPoint – Decline/Limit	\$0.75 per transaction
Allpoint ATM Balance Inquiry	\$0.75 per transaction
Allpoint ATM Balance Inquiry – Decline	\$0.75 per transaction

POS Transactions	
POS Purchase (Signature-Domestic)	No Charge
POS Purchase (Signature-International)	\$1.00 per transaction
POS Purchase (Signature-International Surcharge)	0%
POS Purchase (PIN-Domestic)	No Charge
POS Purchase (PIN-International)	\$1.00 per transaction
POS Pre-Authorization – Decline/Limit (Domestic)	\$0.50 per transaction
POS Pre-Authorization – Decline/Limit (International)	\$0.75 per transaction
POS Purchase – Decline/Limit (Domestic)	\$0.50 per transaction
POS Purchase – Decline/Limit (International)	\$0.75 per transaction

Other Transactions	
POS Money Order – On Us	No Charge <sup>2,3</sup>
ACH Withdrawal	No Charge
Bancorp: ACH from Unknown Remitter	No Charge
Bancorp: ACH from Known Remitter	No Charge
Cash Advance	No Charge
Cash Advance – Decline	\$0.50 per transaction
Funds Transfer	No Charge
Bill Pay Transaction	\$0.99 per transaction
Bill Pay Reversal	\$0.49 per transaction
Card Account Maintenance Fee (Inactivity Fee) (assessed after six (6) months with no cardholder-initiated, balance changing transactions)	\$5.00 per month

ChekToday Convenience Checks	
Verification Authorized Amount	No Charge
ChekToday: Check Order	No Charge
ChekToday: Check Order (Expedited)	\$35.00 per request
ChekToday: Check Authorization to Other	No Charge
ChekToday: Check Authorization to	Self No Charge
ChekToday: Check Return	\$25.00 per check
ChekToday: Stop Payment on authorized check	\$25.00 per check
ChekToday: Check Lost/Stolen	\$25.00 per check
ChekToday: Void Check	No Charge

ChekToday: Reversal – Operational adjustment	\$25.00 per check
ChekToday: Check Copy	\$10.00 per check
ChekToday: Fee Inquiry	No Charge
Customer Service Information and Service	
Customer Service Charge	No Charge
IVR Authorization	No Charge
IVR Completion	No Charge
SMS Text Alerts	No Charge <sup>5</sup>
Card Replacement for Lost/Stolen – Forward funds immediately, New Card requires validation	\$10.00 per request <sup>6</sup>
Card Replacement – Client Issued	\$5.00 per request
Upgrade to Personalized card. Funds will be forwarded at validation/activation	No Charge
Card Replacement – Employer Issued	\$5.00 per request
Downgrade Personalized Branded Card to Instant Issue / PIN Card	\$5.00 per request
Expedited Card Replacement (Standard)	\$35.00 per request
Other Fees	
Paper Statement One-Time Order to Alternate Address (Web)	\$1.50 per request <sup>4</sup>
<b>Footnotes:</b>	
<sup>1</sup> If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card.	
<sup>2</sup> Cardholder shall receive the first transaction of each pay period at no charge.	
<sup>3</sup> Cardholder will receive a rebate of the USPS fee once per pay period.	
<sup>4</sup> Upon request, cardholder may receive one (1) free statement mailed to their home per month.	
<sup>5</sup> Standard text messaging rates will apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with Text Alerts.	
<sup>6</sup> No charge for expired or damaged card replacement.	

**ATM Fees:** When you use an ATM, you may be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

#### International Transaction Fee:

If you obtain your funds, make a purchase in a currency or country other than the currency on your card, or make a purchase from a merchant using a bank that uses currency other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by Visa U.S.A. Inc. into an amount in the currency of your Card. Visa U.S.A. Inc. will establish a currency conversion rate for this convenience using a rate selected by Visa U.S.A. Inc. from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Visa U.S.A. Inc. itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. This percentage amount is independent of any amount taken by the issuer in accordance with the following section of these Terms & Conditions.

If you obtain your funds, make a purchase in a currency or country other than the currency on your card, or make a purchase from a merchant using a bank that uses currency other than the currency or country in which your Card was issued, the issuer may increase the currency conversion rate (described in the immediately preceding section) up to an additional 1% and will retain this amount as compensation for its services. This charge is independent of the currency conversion rate established by Visa U.S.A. Inc.

#### 7. Receipts

You should get a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipt to verify your transactions. You can get a receipt at the time you make any transfer from your Card account using one of our ATM terminals.

#### 8. Obtaining Card Account Information

You may obtain information about the amount of money you have remaining in your Card account by calling 1-800-653-9220. This information, along with a 60-day history of account transactions, is also available on-line at [www.paychekplus.com](http://www.paychekplus.com). You also have the right to obtain a sixty (60) day written history of account transactions by calling 1-800-653-9220 or by writing us at Cardholder Services, PO Box 551617, Jacksonville, FL 32255. However, there is a fee for obtaining a written history (see your Fees and Limitations paragraph above).

