

DESCRIPTION	FEE
Point-of-Sale (POS) Transaction (Signature or PIN)	No Fee
In-Network Domestic ATM Withdrawal ¹	No Fee
Over-the-Counter Cash Withdrawal at MasterCard Member Banks	No Fee
On-Demand Text Alerts to Mobile Phone	No Fee
Monthly Paper Statement (Upon Request)	No Fee
Account Overdraft	No Fee
Point-of-Sale (POS) or ATM Decline	No Fee
First Pre-Check Usage per Pay Period	No Fee
Pre-Check Usage (after first free)	\$2.00 per transaction
ATM Balance Inquiry	\$0.50 per inquiry
ACH Transfer to Personal Bank Account (if applicable)	\$1.50 per request
Out-of-Network Domestic ATM Withdrawal	\$1.75 per transaction
International ATM Withdrawal	\$2.25 per transaction
International Transaction Fee ²	3% per transaction
Card Replacement – Standard Delivery	\$6.95 per request
Card Replacement – Expedited Delivery	\$15.00 per request
Secondary Accountholder Card Request (if applicable)	\$6.95 per request
Inactive Account Fee ³ (if applicable)	\$2.50 per month

¹ In-network ATMs include ATMs located at Citibank® branches, Publix® supermarkets, 7-Eleven® stores, Murphy Oil gas stations (Texas only) and MoneyPass® and Allpoint® branded ATMs. Out-of-network ATMs may impose charges for your transaction that are in addition to the ATM Fees listed above.

² International Transaction Fee: A 3% fee will be applied to all transactions made outside the United States. This fee is included in the total amount of the settled transaction. See the Terms of Use for additional information regarding Foreign Transactions.

³ Inactive Account Fee: Subject to applicable law, a monthly inactivity fee will be applied to all accounts, provided that the fee for months 1-6 will not be collected until the 6 month anniversary date. Fees thereafter will be collected monthly (on the first day of the month). Fees will be waived if the following criteria are met: 1) There have been funds added to your account in last 3 months; 2) There have been purchases made with your account in last 3 months. The charge will be recurring each month unless the account is active as stated in (1) and (2) above or the balance of the account is \$0.00.



What do you get with your payroll card?



- Faster, more flexible access to your pay.
- Your own prepaid MasterCard® card, good at millions of locations worldwide.
- Free, unlimited retail point-of-sale purchases with your card.
- Instant cash access and balance updates at 400,000 ATMs nationwide, including more than 60,000 surcharge-free machines.
- Free online account management, including your balance and transaction history and online bill pay.
- Free on-demand balance and activity alerts sent to your mobile phone.
- Pre-Check® option that can be used to access all or part of your balance.
- Multi-lingual customer service available 24/7.

Welcome to the Citi® Payroll Card Program

The Citi Payroll Card Program provides you with a flexible, fast and convenient way to receive and use your pay.

How to Use your Citi® Payroll Card

Get cash at an ATM:

Get unlimited free in-network ATM withdrawals:*

- Swipe your card and enter your 4-digit PIN.
- Select "Withdraw from Checking."
- Enter the dollar amount to be withdrawn.



*In-network ATMs include Allpoint®, Citibank®, MoneyPass®, and 7-Eleven® branded machines.

Check your payroll card balance:

Access your card balance online at www.prepaid.citi.com, by phone at 1-888-867-3774, by texting *BAL* to 445544 or at any MasterCard® ATM.

Make a purchase at retail locations:

This feature is always free. Always know your balance before making a purchase.

- Swipe or present your payroll card to the cashier.
- Select CREDIT and sign for your purchase or select DEBIT* and enter your PIN.

- Verify the amount of your purchase.

*You may also request cash back with this option.

Get cash from a bank teller:

Get unlimited free bank teller withdrawals at MasterCard member banks:



- Go to any MasterCard member bank branch. Look for the MasterCard Member Bank logo.
- Present your card to the bank teller and ask for a cash withdrawal.
- Indicate the amount to be withdrawn. You can withdraw any amount up to the full balance on your card.

Use the Pre-Check® option:

The payroll card welcome kit includes two (2) Pre-Checks that can be used to access all or a portion of your card balance. As checks are cashed, additional checks are mailed to you automatically. Pre-Checks can be cashed at the following locations:

- Your bank

- Citibank locations
- Participating Walmart® stores
- Vcom® kiosks at participating 7-Eleven stores
- Check cashing locations (additional fees may apply)

Frequently Asked Questions

Am I required to have a credit check to get a payroll card?

No, there is no credit check required. Everyone is eligible for a payroll card.

Where can I use my payroll card to make purchases?

You can use your payroll card everywhere MasterCard debit cards are accepted, including catalog orders, phone orders, online bill pay, and internet purchases - millions of locations worldwide.

How can I receive cash using my card?

You can withdraw your money at any ATM that accepts MasterCard, or by visiting a MasterCard member bank and requesting a bank teller withdrawal.

How can I check my card balance?

You can check your card balance in a variety of ways:

- Online at www.prepaid.citi.com
- By phone at 1-888-867-3774
- By texting *BAL* to 445544
- At any MasterCard ATM

Is my payroll card a credit card?

No. Your payroll card is a prepaid card that is loaded with your pay. The amount you can spend or withdraw is limited to the available balance on your card. No bank account or credit check required with the payroll card.

What is the ATM fee?

In-network ATM withdrawals are always free. The ATM network includes Citibank, 7-Eleven, MoneyPass, and Allpoint-branded machines. Visit www.prepaid.citi.com to locate the nearest in-network ATM. Outside of the network, a transaction fee of \$1.75 will apply for each ATM withdrawal. Additionally, you may be subject to a surcharge fee imposed by the ATM owner.

Is there a fee for a bank teller cash withdrawal?

There is no fee for bank teller withdrawals made at MasterCard member banks. Visit www.prepaid.citi.com to locate the nearest MasterCard member bank.

How can I access my account information by phone?

Call 1-888-867-3774 and follow the voice prompts for account instructions. All customer service calls are free. You can also receive your balance via text message to your mobile phone by texting *BAL* to 445544.

What if I forget my PIN?

Call 1-888-867-3774 to reset your PIN. Follow the voice prompts for account instructions.

What if I lose my card?

Immediately call 1-888-867-3774 to report your card lost. The lost card will be deactivated and a new card will be issued. It is critical that you do this as soon as you notice your card is missing. In the event that your lost card is used fraudulently, you are covered by *Zero Liability* protection.* The cost of a replacement card is \$6.95 for standard delivery or \$15.00 for express delivery.

*Certain conditions may apply. Refer to the cardholder agreement included with your card package for complete details.

How will I know my pay has been deposited onto my payroll card?

Your funds will be available before 10 AM EST on each designated payday. You may access your current payroll card balance at www.prepaid.citi.com, by calling 1-888-867-3774 or by texting *BAL* to 445544 (registration required). Citi will not charge a fee for text balance alerts; however, your mobile phone provider's messaging rates will apply.

What if I have questions about my card?

Help is available 24 hours a day by phone and email in both English and Spanish.

Phone: 1-888-867-3774

Email: prepaidhelp@citi.com



©2012 Citibank, N.A. All rights reserved.
CITIBANK and Arc Design is a registered service mark of Citigroup Inc.
MasterCard is a registered trademark of MasterCard International Incorporated. Used pursuant to license.