

P.O. Box 9008
San Dimas CA 91773

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**You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.**

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$3.50 out-of-network*	\$5.95*

ATM balance inquiry (in-network or out-of-network)	\$0
Customer service (automated or live agent)	\$0
Inactivity (after 90 days with no transactions)	\$4.00*

We also charge 7 other types of fees. Here are some of them:

ATM Decline (in or out-of network)	\$1.00*
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*This fee can be lower depending on how and where this card is used.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement and in the "List of all fees ("Long Form") for the Global Cash Card, Paycard Card" or call 949-751-0360 or visit www.globalcashcard.com.

All fees	Amount	Details
Monthly usage		
Monthly fee	\$0	Fee for monthly maintenance. This fee will not be assessed against residents of Connecticut or New York.
Add money (you may need to pass an additional validation before you can add money to your account)		
Reload your card using cash with Western Union	\$5.95	Fees of up to \$5.95 may apply when reloading your card at Western Union reload agents. Fees vary by reload location and are subject to change. For available cash reload networks see www.westernunion.com .
Reload your card using a mobile check cashing service	5% of check amount	The Ingo Money service is provided by First Century Bank, N.A. There is no fee for 10-day funding. The amount of your check will be credited to you in 10 days if your check is approved and not returned unpaid within the 10-day period. If you choose expedited funding and Ingo approves your check, the following fees will apply: 1% of the check amount for payroll and government checks with a pre-printed signature, with a minimum fee of \$5.00, or 5% of the check amount for all other accepted check types with a minimum fee of \$5.00. Fees are subject to change, and other terms and conditions apply.
Reload your card using other money transfer services	\$0	3rd party fees may apply and are subject to change when reloading your card using other money transfer service providers, such as but not limited to, PayPal®, insurance provider disbursements, etc. Please refer to the separate terms & conditions and fees pertinent to the respective service provider(s).
Spend money		
Bill payment using your card	\$0	Fee for paying bills online through your online card account.
Point of sale signature purchase	\$0	Fee for signature transactions. This fee will not be assessed against residents of Connecticut, Illinois, or Pennsylvania.
Point of sale PIN transaction	\$0	Fee for PIN transactions. This fee will not be assessed against residents of Connecticut, Illinois, or Pennsylvania.
Point of sale signature decline	\$0	Fee when a signature transaction is declined. This fee will not be assessed against residents of Connecticut or Illinois.
Point of sale PIN decline	\$0	Fee when a PIN transaction is declined. This fee will not be assessed against residents of Connecticut or Illinois.
Get cash		
MoneyPass ATM cash withdrawal domestic in-network	\$0	Fee to withdrawal funds at in-network MoneyPass® ATM in the 50 US states and Washington, D.C. Accept surcharge if appears. Surcharge will be waived or credited. Find in-network ATMs at www.moneypass.com .

All fees	Amount	Details
Get Cash		
Allpoint ATM cash withdrawal domestic in-network	\$0	Fee to withdrawal funds at in-network Allpoint® ATM in the 50 US states and Washington, D.C. Accept surcharge if appears. Surcharge will be waived or credited. Find in-network ATMs at www.allpointnetwork.com .
ATM cash withdrawal domestic out-of-network	\$3.50	Each domestic out-of-network (non-MoneyPass) ATM withdrawal will incur a fee (other third parties, such as ATM owner, may charge additional fees).
Over-the-counter Visa® member bank teller cash withdrawal	\$0	Fee for Visa® member bank over-the-counter teller cash withdrawals within the 50 U.S. states and Washington D.C. (other international Visa® member banks, including those in U.S. territories, may charge a fee).
MoneyPass ATM Decline Fee	\$1.00	Fee for a withdrawal decline at an in-network MoneyPass ATM. For Connecticut and Illinois based employees, the first two decline fees against a Card account per month (regardless of network) will be waived or credited.
Allpoint ATM Decline Fee	\$1.00	Fee for a withdrawal decline at an in-network Allpoint ATM. For Connecticut and Illinois based employees, the first two decline fees against a Card account per month (regardless of network) will be waived or credited.
ATM Decline fee	\$1.00	Fee for a withdrawal decline at an out-of-network ATM (non-MoneyPass or Allpoint). For Connecticut and Illinois based employees, the first two decline fees against a card account per month (regardless of network) will be waived or credited.
Information		
Customer service	\$0	Fee for calling the 24/7 automated or live agent customer service.
MoneyPass ATM balance Inquiry	\$0	Fee to check your balance at an in-network MoneyPass ATM in the 50 US states and Washington, D.C. Check balance for no fee by calling customer service or going to www.globalcashcard.com .
Allpoint ATM balance Inquiry	\$0	Fee to check your balance at an in-network Allpoint ATM in the 50 US states and Washington, D.C. Check balance for no fee by calling customer service or going to www.globalcashcard.com .
Domestic ATM balance inquiry	\$0	Fee to check your balance at an out-of network ATM (non-MoneyPass or Allpoint) ATM in the 50 US states and Washington, D.C. Check balance for no fee by calling customer service or going to www.globalcashcard.com .
Monthly online statement	\$0	Fee for cardholders who elect to receive a monthly online statement.
Transaction history (mailed by request)	\$0	Fee for a transaction history to be sent to you via mail. Request your transaction history by calling customer service. Transaction histories are always available for no fee at www.globalcashcard.com .
Using your card outside the U.S. (you may need to pass an additional validation before you can use your card outside the U.S.)		
International ATM cash withdrawal	\$3.50	Fee to withdrawal funds at an ATM outside the U.S. (other third parties, such as ATM owner, may charge additional fees).
Foreign transaction fee	3%	Fee for international purchase and international ATM transactions (percent based on total U.S. dollar transaction amount).

All fees	Amount	Details
Using your card outside the U.S. (you may need to pass an additional validation before you can use your card outside the U.S.)		
ATM decline fee	\$3.25	Fee for a decline at an ATM outside the U.S.
ATM balance inquiry fee	\$3.25	Fee charged to check your balance at an ATM outside the U.S.
Over the counter transaction fee	2%	Fee for over the counter teller cash withdrawals outside the U.S.
Point of sale signature purchase fee	\$0	Fee for Signature transactions outside the U.S.
Point of sale PIN transaction fee	\$0	Fee for PIN based transactions outside the U.S.
Point of sale signature decline fee	\$0	Decline fee for signature transactions outside the U.S.
Point of sale PIN decline fee	\$0	Decline fee for PIN based transactions outside the U.S.
Other		
Card to card transfer	\$0	Fee to transfer funds from cards on a cardholder's account.
Transfer to checking account	\$0	Fee to transfer funds from your card to your bank.
Convenience check fee	\$0	Fee for a check requested for a specified dollar amount on your card.
Lost/stolen card replacement per calendar year	\$0	Fee for each card replacement for a single lost or stolen primary or secondary card. See below for delivery fees.
Standard delivery	\$0	Fee for standard delivery for replacement card orders.
Expedited delivery	\$24.00	Fee for expedited delivery for replacement card orders.
Overnight delivery	\$35.00	Fee for overnight delivery for replacement card orders.
Inactivity fee	\$4.00	Fee for inactivity. Fees will be assessed after 90 days of inactivity. This fee will not be assessed against residents of, Minnesota or Montana. In addition, this fee will not be assessed against residents of, Connecticut, Illinois or Pennsylvania until after twelve consecutive months of inactivity or against residents of Texas after the initial twelve months of inactivity.
Cardholder notifications	\$0	Fee for email and text message card account alerts (message and data fees from your carrier may apply).

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met. See <https://fdic.gov/deposit/deposits/prepaid.html> for details.

No overdraft/credit feature.

Contact Customer Service by calling 888-222-4477, by mail at C/O Global Cash Card, P.O. Box 9008, San Dimas CA 91773, Attention: Cardholder Services or visit www.globalcashcard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1.855.411.2372 or visit cfpb.gov/complaint.

The Global Cash Card Paycard is issued by MetaBank, member FDIC, pursuant to a license from Visa U.S.A. Inc. Global Cash Card is a registered ISO of MetaBank. Visa is a registered trademark of Visa International Service Association. Western Union is a registered trademark of Western Union Holdings, Inc. Green Dot and MoneyPak are registered trademarks, and Reload at the Register is a mark, of Green Dot Corporation. Ingo is a registered trademark of Ingo Money, Inc. PayPal is a registered trademark of PayPal, Inc., LLC MoneyPass is a registered trademark of GenPass, Inc Allpoint is a registered trademark of ATM National, LLC All other marks are property of their respective owners. Copyright © 2019 Global Cash Card. All rights reserved.