



Dash Paycard

YOUR MONEY YOUR WAY

The Dash Paycard provides you with a more convenient way to receive your wages. Not only will you have faster access to your pay, but you'll save time and money—no more waiting in line to cash checks and no check-cashing fees!

Why should I switch to a dashPayroll card?

Convenience

A payroll card eliminates the need to wait in lines to cash checks, buy money orders, etc. Wages are available on payday, even on your day off.

Safety

No need to carry large amounts of cash. Lost or stolen cards can be replaced with no loss of funds (other than nominal card replacement fees).

Cost

Are you used to paying check-cashing fees and buying money orders or cashier's checks to pay bills? A payroll card can eliminate these costs.

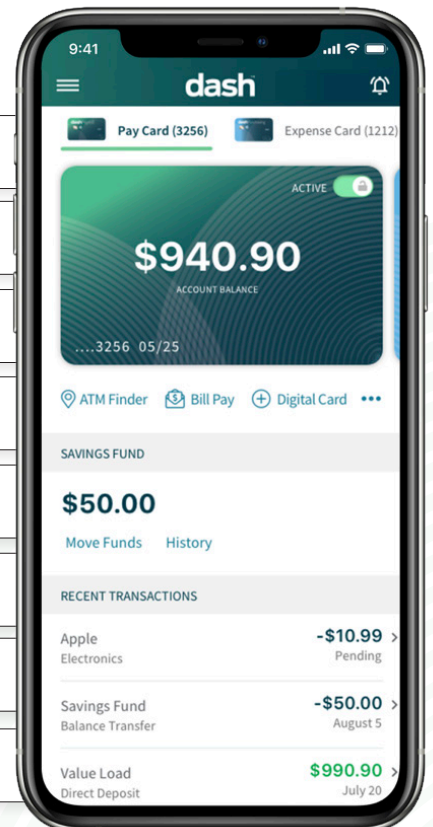
MyDashCard app

The new dash mobile app provides a user-friendly way for cardholders to manage their money, whenever and wherever they need to.

Scan to download.



- Text Notifications
- Discounted Rx Drugs
- ATM Finder
- Rewards and Discount Programs
- Free* Savings Purse
- Digital Pay
- Bill Pay
- Replace Lost or Stolen Card



* While this specific feature is available for free, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See terms and conditions for more details.

Getting the most out of your new paycard:

Download MyDashCard app

to check your balance, view loads and transactions, freeze a lost card, pay bills and many other features to help manage your finances.

Enroll for free* text message alerts so you know where your card is being used at all times.

Make sure your contact information is up to date.
If you move or change phone numbers, be sure to update your contact information.

Frequently Asked Questions:

How do I get started?

Getting started is easy. Enroll with your employer then activate your card and start using it as soon as you get paid. **Make purchases in stores, shop online, pay bills and more.** No need to use cash for purchases. When paying in-store, swipe your card, choose "credit" and sign your receipt. **Signature transactions are always FREE*.**

What is a PIN?

Your PIN is a security code used to verify transactions and get cash from an ATM. If you forget your PIN, call the number on the back of the card to reset it. You have 3 attempts to enter a PIN correctly before it will lock for 24 hours. After 2 incorrect attempts, please stop and call the number on the back of the card to confirm your identity and get your correct PIN. Keep your PIN private and do not share it with anyone.

Can I use it to purchase gas?

Yes! It is best to go inside and ask the cashier to authorize an amount within the remaining card balance. If you pay at the pump, an average purchase of gas will be pre-authorized since the final amount is unknown. If this amount is more than your card balance, your card will be declined.

Are there any other types of transaction I should know about?

Yes. Be aware of pre-authorization processes for all "Open End Transactions" associated with merchants that sell goods or services, like **hotels, restaurants, or auto rentals**, where the final amount is unknown at the time the card is authorized. In these transactions, your account may be "authorized" or "have money held" for more than the actual amount of the purchase until the final transaction is complete - meaning that those "authorized dollars" are not available for you to spend elsewhere.

Will I still receive a pay stub?

Using a paycard won't limit your access to your pay stub. Your employer will continue to be responsible for providing you with a paper or electronic pay stub.

How can I get cash?

Use one of the **55,000+ Allpoint ATM Network terminals and withdraw cash with no fees.** Or get cash back when making a purchase for a small fee. Visit www.allpointnetwork.com to find ATM locations near you.

Can I transfer funds to my bank account?

Yes. Download the MyDashCard app and follow the prompts to link a bank account and transfer funds.

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

You should call the toll-free customer service number or utilize our mobile app to report a loss or theft. The card will be deactivated and a replacement card will be issued with the account balance transferred to it. If your employer has instant issue cards available at the workplace, they can provide one until the new personalized card arrives.

What do I do if my card is declined?

Prior to using your card, check your balance to make sure you have sufficient funds in your account. If you attempt your use your card and it is declined, please contact the number on the back of the card where you will receive information on what caused the decline and steps to have the account re-activated or replaced.

When do the cards expire?

Each card is issued with an expiration date of three years. If a card is still active two weeks prior to its expiration, a new card will be issued at no charge and mailed to the address on file.

What if I need help?

Our user-friendly app is the fastest easiest way to check your balance, transfer funds, and more. Free, bi-lingual cardholder customer service is also available through a user-friendly website AND by phone. This information is on the back of all cards. You can check your balance, transaction history, report lost or stolen cards and settle disputes. Call Customer Service at 1-833-848-5768 for assistance.

Have a question or need help? Call us at 1-833-848-5768.

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<p>You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.</p>			
Monthly Fee N/A	Per Purchase \$0.00 signature \$0.50 PIN	ATM withdrawal \$0.00 in-network \$3.00 out-of-network	Cash reload \$3.99*
ATM balance inquiry (in-network or out-of-network)			\$0.50
Customer service (automated or live agent)			\$0.00 per call
Inactivity (Fee assessed monthly after 180 days of no value loads or transactions)			\$4.95 per month
We charge 5 other types of fees. Here is one of them:			
ATM Decline			\$1.75
<p>*This fee can be lower depending on how and where this card is used.</p> <p>No overdraft/credit feature.</p> <p>Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the cardholder agreement, or call 833-848-5768 or visit www.mydashcard.com.</p>			

YES. I want to receive a Payment Card for my Employer to submit payment to my card account. I understand that this card was provided to me as an option by my Employer and that my Employer has provided me a listing of all fees associated with this card that will be deducted from the card balance.

Name _____

Address _____

City _____

Social Security Number _____ **Date of Birth** _____

Phone _____ **Email** _____

I hereby authorize my Employer to act as my agent to submit my application for the Payment Card to the issuing Financial Institution of the Payment card, and to the Terms and Conditions governing my use of Payment Card that I will receive at the time I receive my card. I understand that this authorization replaces any previous authorization relating to my employer's payment to me, and unless terminated by my Employer or issuing Financial Institution, this authorization will remain in full force and effect until my Employer has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the Payment Card as provided in the Terms and Conditions I received with the card. Upon approval of my application for the Payment Card, I hereby authorize my employer to deposit payments due to me to my Payment Card and perform the following corrective actions related to my payment card: 1. Correct any funding error made by my Employer to which I am not entitled by submitting a correcting debit to my pay card account through ACH or directly to my pay card account; 2. At my request, submit a request for a change in my pay card account status to lost or stolen (or effectuate a change in the employee's account status to lost or stolen); 3. At my request transfer funds to a newly issued card; This Consent does not allow my Employer to access my cardholder activity detail on my Payment Card without my prior consent.

The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. You will be asked to provide your name, a valid physical U.S. street address, a telephone number, a date of birth, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification. I acknowledge and agree that this authorization may be rejected or discontinued by the issuing Financial Institution at any time.

Employee Signature _____ **Date** _____