

# RAPID! PAYCARD QUICK REFERENCE GUIDE



Refer to this guide for quick, easy answers to the most common questions about the rapid! PayCard.

## Convenient Ways to Access Your Pay at no cost

- POS Store Purchase (including cash back, where available)
- Allpoint® ATM Withdrawal
- Request A Check
- U.S. Post Office Money Order
- Electronic Transfer to a bank account
- ChekToday convenience checks, request them by calling the toll-free number for Customer Service (877.380.0980)
- Over-the-Counter Cash Withdrawal at banks displaying the MasterCard® Acceptance Mark (logo)

## Accessing Your Card Account

Online — [www.rapidfs.com](http://www.rapidfs.com)

- View your card account balance and activity
- View your monthly statement and card account history
- Update or change your PIN, address and other information
- Sign up for a savings account<sup>1</sup>, Text Alerts<sup>2</sup> and other card features
- Read more about the types of transactions you can make and get helpful tips
- Transfer funds to a companion card or bank account
- Get a direct deposit form to have other sources of income deposited to your card

By Phone — 877.380.0980

You can access your card account by calling 1.877.380.0980 toll-free and use the automated system for quick access or to speak with a Customer Service Representative.

## Convenient Card Features

### Text Alerts<sup>2</sup>

Text alerts to your cell phone are the most convenient way to check your card balance. Available at no additional cost, you can enroll at [www.rapidfs.com](http://www.rapidfs.com) and choose your alerts. Plus, you can get up-to-the-minute balance information by simply texting “BAL” on your cell phone to 90831.

### Cash Back Rewards<sup>1</sup>

Make purchases that earn rewards and get cash back each month. It's that simple — no promotion codes or coupons needed. Go to [www.rapidfs.com](http://www.rapidfs.com) to learn more and view offers.

### Savings Account<sup>1</sup>

Take advantage of your card's Savings Account at no cost. This interest-bearing account is a great way to save for your future and expenses. This feature also allows you to schedule auto-transfers. Go to [www.rapidfs.com](http://www.rapidfs.com) to enroll.

### Bill Pay<sup>1</sup>

Pay bills online or by phone using the money on your card for a low, flat fee per bill.

## How to Use Your Card

### Making Purchases — Wherever Debit MasterCard is Accepted

- At a retailer — either swipe your card or hand it to the cashier. For online or phone purchases, follow the instructions you are given.
- If you choose “debit,” enter your PIN when prompted to complete the transaction. If you choose “credit,” accept the amount and sign your name.
- Take your card and receipt.

### Getting Cash Back with In-Store Purchases (at participating merchants)

- Swipe your card or hand it to the cashier.
- Select “debit” as your method of payment and enter your PIN on the pad when prompted.
- Tell the cashier you want “cash back” and the amount you would like to receive.
- Take your cash, card and receipt.

### Getting Cash from an ATM

- Insert your card into the machine and enter your PIN when prompted.
- Select “checking” and the amount you want to withdraw.
- Accept the fee when asked.
- Take your cash and your card.

<sup>1</sup> This optional offer is not a MetaBank® product or service nor does MetaBank endorse this offer.

<sup>2</sup> While rapid! PayCard does not charge for this feature and service, standard text messaging, data and cellular rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with these services.

**Important Information for opening a Card account:** To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card account. **What this means for you:** When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The rapid! PayCard® MasterCard Card is issued by MetaBank, Member FDIC, pursuant to a license by MasterCard International Incorporated. Prepaid card can be used wherever Debit MasterCard is accepted. MasterCard is a registered trademark of MasterCard International Incorporated.

