

EMPLOYEE PAYROLL CARD

FAQ

1. Q. Is this a credit card?

A. No. The Payroll card is not tied to a line of credit. You can only spend what you have earned, since you are using your own money from your wages.

2. Q. Is the Payroll Card similar to a debit card?

A. Yes and No. The Payroll Card is similar to a debit card in that the spending power is limited by the amount of funds loaded onto a payroll card and the available balance is debited with each transaction. However, unlike a debit card, the Payroll Card does not access a consumer bank account or require the cardholder to set up a banking relationship, such as a checking or savings account.

3. Q. How can I activate my card once I receive it?

A. You can activate your card by calling the phone number listed on the back of your card.

4. Q. Do I get a new card each pay period and how do I know how much I have earned?

A. Your Employer deposits your pay automatically in your Payroll Card account each payday. You keep the same card. You will continue to receive a pay stub from your employer each pay period.

5. Q. How can I track my spending or check my available balance?

A. You can track your spending in any of the following ways:

- Periodic statements will be sent.
- Call 1-800-626-3197 (the number on the back of your card) toll free anytime to listen to your balance and most recent transactions.
- Log in to the Payroll Card Web site anytime to view your balance and recent transactions at www.onlinepaycard.com/amegypayrollcard.
- Write down your transactions. We send a small Transaction Register with your card that you can use to log your purchases or withdrawals to your card. You can calculate a running total on how much is left on your card anytime.
- You may perform a balance inquiry at any ATM.

6. Q. How do I use my Payroll Card to make a purchase?

A. Select what you would like to purchase. Present your Payroll Card to a merchant that accepts VISA (over 21 million places worldwide). The merchant will ask you to sign a paper receipt that he or she will keep. Look at the amount on the receipt to verify it is accurate. Sign the receipt and return it to the merchant. You will receive a copy of the receipt for your records. Copy the purchase amount and date from your receipt into your Payroll Card Transaction Record that comes with your card. To determine how much cash is available after your latest purchase, you subtract the purchase amount from the last balance in your register.

7. Q. Can I use my card to buy a money order or wire funds?

A. Yes. Businesses that provide these types of services generally accept Visa.

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8. **Q. What do I do if I have a question or problem? For example, if I haven't received my paper statement, the card not working or it's lost or stolen?**
A. Payroll Card offers customer service 24 hours a day, seven days a week. Simply call 1-800-626-3197 (the number on the back of the card) and follow the instructions and enter your selection. Or if you choose, you can talk to a live Customer Service Representative. If your card is ever lost or stolen, please contact us immediately and notify your employer to have a new card re-issued.
9. **Q. Will I be charged a fee for using my Payroll Card at participating merchants?**
A. No, you generally should not be charged a fee for using your Payroll Card at participating merchants.
10. **Q. Can I pay for gas at the pump?**
A. No. For security purposes, you will have to pay at the cashier's desk. This has been put in place for your protection.
11. **Q. Can I use my Payroll Card to make a purchase that is larger than the balance on my card?**
A. No. You can not access more than the available balance through your Payroll Card.
12. **Q. Can the card have a negative balance?**
A. Any Visa authorization request that is greater than your open-to-buy, or available balance, will be declined. However, occasionally a Visa merchant puts an item through without prior authorization. If the purchase exceeds the available balance, the cardholder's account will incur a negative balance.
While this does not happen very often, it is important for you to keep track of your available balance to help avoid this situation. An overdraft may occur which would result in the assessment of a penalty fee to you.
13. **Q. How do I access funds or account information through an ATM?**
A. Insert your card in the machine and follow the instructions for entering your Personal Identification Number (PIN). Once your PIN has been entered successfully, you can choose to withdrawal funds or perform a balance inquiry. If you chose to withdraw cash, enter the amount you wish to withdrawal (usually in \$20 bills). The ATM will present the amount of cash you requested along with a printed receipt and return your card. Record the amount you have withdrawn in your Payroll Card Transaction Register and subtract the amount from the previous available balance to find out how much money you have left in your account.
14. **Q. Will I incur a fee if I use my Payroll Card at an ATM?**
A. When using a Amegy Bank ATM, you will not incur a fee. However, you may be assessed a fee when you use your card at another bank-owned ATM. The bank will disclose the fee it will charge for each ATM transaction before completing the transaction. You can decide to accept the fee and continue the transaction, or cancel the transaction. Note: The ATM fee imposed by the bank that owns the ATM machine is different from the ATM fee listed in the Payroll Card Cardholder Agreement.

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15. Q. Is it safe to get cash using the Payroll Card?

A. Yes. The Payroll Card can only be accessed with the unique PIN assigned to the card.

16. Q. May I let someone else use my Payroll Card?

A. Absolutely not. Keep your Payroll Card and the card account number, under your control at all times. Do not tell anyone your PIN.

17. Q. Can I add money to my card other than money from my pay?

A. No. Only money from your employer may be added to your card. This includes your base pay plus any overtime and/or bonuses.

18. Q. My card activity shows a transaction that has been authorized, but not settled - what does that mean?

A. It means you have initiated the purchase but the transaction has not been completed (settled) by the merchant and the U.S. Bank. The process usually takes between 1 to 3 days. Your balance may not reflect a transaction that has not settled, so it is important for you to record all of your activity in your card register.

19. Q. Should I use my card for all purchases?

A. While the concept of the Payroll Card is to provide you with convenience, you may not want to use your card for all purchases. This is especially true for hotel stays or at rental car agencies. These merchants may place additional holds on your account that could delay access to your available funds. In these instances it may be preferable to use a credit card.