rapid! PayCard Quick Reference Guide



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

Free Ways to Access Your Pay

- 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 Customer Service
- Over-the-Counter Cash Withdrawal at banks displaying the MasterCard Acceptance Mark (logo)

Accessing Your Card Account

Online - 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, Text Alerts** 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

**Standard text messaging rates will apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with Text Alerts.

Bv 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

FREE Text Alerts**

Text alerts to your cell phone are the most convenient way to check your card balance. Enroll at 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

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 to learn more and view offers.

Free Savings Account

Take advantage of your card's FREE Savings Account. 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 to enroll.

Bill Pav

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 MasterCard Debit Cards are 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.



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