

# A faster, easier and more secure way to get your pay

## Introducing the CashPay® prepaid debit card.

- Get faster access to pay by 9:00 a.m. on payday.
- Avoid the expense of cashing checks.
- Use everywhere Visa® debit cards are accepted – in stores, online and on the phone.
- Access cash at ATMs and from tellers at any bank or credit union that accepts Visa. Bank of America and Allpoint ATMs are fee free.\*
- Get cash back with purchase at many grocery and convenience stores.
- Be at ease – no need to carry large amounts of cash.
- FDIC-insured.

### A smart choice

The CashPay prepaid debit card is a fast and convenient way to receive your pay. You are automatically approved for this card – no credit check or bank account is required.

#### Everyday purchasing power

Use your card everywhere Visa debit cards are accepted:

- Grocery stores
- Gas stations
- Retail stores
- Mail order
- Restaurants
- Medical offices
- Online stores
- Phone order



Pay bills with your card:

- Utility
- Internet
- Phone
- Insurance

#### Zero liability

If your card is ever lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in your cardholder agreement.

### Customer service is available 24/7 for inquiries about your card and related fees

Online: [www.bankofamerica.com/cashpay](http://www.bankofamerica.com/cashpay)

Phone (toll free): 1.866.213.4074

TTY (toll free): 1.866.656.5913

Outside U.S. (collect): 423.262.1650

Call immediately if your card is lost or stolen.

### Simple to use

Fees can be avoided by using your card to make purchases and get cash back at merchants, and by using Bank of America ATMs.

#### Making purchases

Purchases with a signature:

- Present or swipe your card
- Choose “credit”
- Sign, take your card and receipt

Purchases with a PIN (Personal Identification Number):

- Swipe your card
- Choose “debit” and enter your PIN
- If needed, ask for cash back
- Take your card, cash and receipt

#### Accessing cash

Getting cash at an ATM:

- Insert your card and enter your PIN
- Select “checking” and enter the amount to withdraw
- Take your card, cash and receipt

To get cash at a bank or credit union that accepts Visa:

- Verify your available balance
- Present your card and ID to the teller
- Request the dollar amount you want from your balance
- Take your card, cash and receipt

Learn more or sign up today by  
contacting your employer

**Bank of America** 

\*Transaction and service fees may apply at other locations.

## For your safety and convenience

### Know your balance

Merchants are generally not able to determine the balance on your card, so you should always verify the balance before using your card. Attempting to use your card for purchases that exceed your balance may result in the card being declined and a fee being charged.

- Make note of deposits and subtract purchases, ATM cash withdrawals and any fees.
- Check your balance often – online, by phone or at an ATM.

### Special transactions

Gas stations – Paying at the pump may cause a hold of up to \$100; consider paying inside, saying how much you want to purchase, and signing the receipt.

Restaurants – Restaurants may verify you have enough in your account for the bill. Make sure you have enough funds to cover any added tip.

Hotels – The hotel may hold the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, the hold may take a few days to be removed.

Auto rentals – You may use your card for final payment for a rental car, but a credit card may be necessary to reserve a rental car.

Returns – Store return policies vary. You may receive a credit to your account or a store credit. A credit to your account may take a week to process before funds are available for use.

### ATM safety tips

- Be aware of your surroundings at ATMs. If you notice anyone or anything suspicious or unsafe when you approach an ATM, use another ATM or return later.
- At enclosed ATMs, close the door completely. Don't open the door while you are making your transaction.
- When you use a drive-up ATM, be sure passenger windows are closed and doors are locked.
- If you must use an ATM at night, consider taking someone with you.
- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.
- Be discreet when entering your PIN at the keypad. After completing your transaction, carefully put away your card, cash and receipt before leaving the ATM area.
- Never give your PIN to anyone and never write it anywhere, especially on your card.
- Never give information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.
- Call 911 if you need emergency assistance. Immediately contact your local police if you experience or suspect a crime related to your account. If you have a concern about security at a Bank of America ATM, please call us at 1.800.222.7511.