

Here are some important tips on using your card and saving time and money.

Use your card for everyday and special purchases.



- Restaurants
- Travel
- Hairdresser
- Auto Repairs
- Movies
- Grocery
- Child Care
- Concert Tickets
- Books & CDs
- Clothes
- Furniture
- Medical Visits
- Gifts
- Gas
- And More




Your Visa PAYCHEK PLUS!™ Card works at millions of places that accept Visa® debit cards.

It's your most convenient way to pay - just sign and you're on your way!

THIS IS NOT A CREDIT CARD. Your net pay will be directly deposited to your Visa PAYCHEK PLUS!

With PAYCHEK PLUS!, shop by phone  mail order  online. 
Follow the merchant's credit card instructions.

Pay many routine bills - phone, insurance, medical, cable, and more.

Enter your card number on your billing coupon for a one time payment or establish automatic deductions with your service provider. 



ATM Cash.

Get cash worldwide at ATM machines displaying the Visa/Plus logo. Enter your PIN, select a withdrawal amount, and if requested, choose "checking" as the account type.

Relax with Purchase Security for lost, stolen, or damaged items.

Eligible retail purchases made with your PAYCHEK PLUS! are protected for the first 90 days from the purchase date.*

Ask for cash-back.



When you make a purchase with your card at many merchants, like grocery and convenience stores, you can get cash-back at no cost. You'll need to enter your PIN (personal identification number) at the checkout and press "debit".

Getting started with your PAYCHEK PLUS! Card.

After you enroll your card will arrive at your address via the mail. Before using your card you must call 1-866-300-7624 to activate your card and to select your PIN number.

Get transaction and balance information anytime.

Your transaction detail and balance are available 24 hours a day, 7 days a week by calling the customer service line at 1-800-653-9220. Account activity can also be checked online at www.paymastr.com. You can also check your balance when you get cash at an ATM.

More facts about your PAYCHEK PLUS! Card.

- If you lose your card call 1-800-653-9220.
- No cash required up front...all fees are deducted automatically from your card.

Schedule of Fees

Fees may be assessed on your account from time to time and will appear on your monthly statement during the billing cycle in which the transactions described below occurred.

Card Issuance	\$5.00
Dollar Direct Companion Card	FREE
Direct Deposit	\$2.00
ATM Withdrawals*	\$1.75
International	\$3.50
Balance Inquiry/Decline	\$.75
Retail POS Domestic Purchase/Decline	FREE/\$0.50
Phone Call Access	\$0.25
Domestic Rate (Int'l Rates Vary)	\$0.10/minute
Card-To-Card Transfer (Phone/Web)	\$4.00
ACH Off Card To Bank Account	\$2.00
Over-the-counter Cash Advance	\$3.00
Replacement Card/Card Renewal (3 Years)	\$15.00/\$5.00
Express Card Delivery	\$12.50
Inactivity Fee (After 180 Days)	\$5.00
Overdraft Fee	\$25.00
Web/Phone (IVR) Access	FREE

*Certain restrictions and limitations apply.

**After one FREE Allpoint ATM transaction per direct deposit.

Locate Allpoint ATM's at www.allpointnetwork.com.