Smart ways to use your rapid! PayCard

Less expensive than check cashing

Each time your rapid! PayCard® Visa® Payroll Card is loaded, you can choose one of seven convenient ways to get access to your money. No additional cost when used as the first transaction on every payday.

- Personal Identification Number (PIN) Transaction (Debit), including cash back where available
- ChekToday, convenience checks¹
- Teller Assisted Cash Withdrawal
- U.S.P.S. Money Order
- Allpoint® and MoneyPass® Automated Teller Machine (ATM) Withdrawal
- Electronic transfer to a bank account
- Request A Check¹

Remember, NO additional cost!
- Bilingual Customer Service
- Enroll to Text Alerts²
- Signature Transaction (Credit)

It’s easy to get a card. Talk to your manager today. No cost to enroll. No credit check required³.

¹ This optional offer is not an issuing bank product or service nor does the issuing bank endorse this offer.
² 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.
³ Because this is not a credit card, your credit will not be checked.
rapid! PayCard Employee Check Cashing Savings

To cash a check, you usually pay either a flat fee or a percentage of your total pay. Let’s consider both options:

*Paychecks in a year: 52
*Check amount: $350.00

<table>
<thead>
<tr>
<th>Check-Cashing Fees</th>
<th>YOUR POTENTIAL SAVINGS</th>
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<tbody>
<tr>
<td>A fee of $5 equals a yearly cost of $260 VS The rapid! PayCard typical yearly cost: $0 = $260</td>
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<tr>
<td>A fee of 3% equals a yearly cost of $546 VS The rapid! PayCard typical yearly cost: $0 = $546</td>
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**Saving money is just one of the many great benefits you get with rapid! PayCard**

Follow these helpful tips on how to use your rapid! PayCard to SAVE money!

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**Get CASH with your rapid! PayCard**
- Withdraw money at any Allpoint® and MoneyPass® ATM — Surcharge free
- Use PIN transaction (Debit) and select cash back
- Purchase a Money Order at any U.S. Post Office
- Cash a ChekToday at any Walmart at no cost. To obtain these convenience checks, call customer service or login to our website www.rapidfs.com
- Receive a teller assisted cash withdrawal at any bank that accepts Visa debit cards

**Use your rapid! PayCard when you shop**
- Remember to select CREDIT (Signature) if you don’t want any cash back

**Check your balance at no additional cost**
- Call Customer Service at 1.888.727.4314
- Sign up for Text Alerts
- Visit www.rapidfs.com

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**It’s easy to get a card. Talk to your manager today.**
No cost to enroll. No credit check required.

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2. 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.
3. Because this is not a credit card, your credit will not be checked.
4. Cardholder has surcharge free access to these networks.

rapid! PayCard® Visa Payroll Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank; Member FDIC.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions 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 a copy of your driver’s license or other identifying documents.
A MOBILE APP TO ACCESS RAPID! PAYCARD ACCOUNTS

Most employees now expect to be able to manage their finances from one central place. rapid! PayCard provides cardholders an industry leading true mobile app, rapid!Access 4.0.

With our latest release rapid!Access 4.0, cardholders have some great new features for secure and immediate access to view and manage their account via a smartphone in the palm of their hand.

With rapid!Access 4.0, cardholders have some great new features for secure and immediate access to view and manage their account. Cardholders can now access their finances wherever they are . . . the mall, the grocery store, the gas station . . or even sitting at home on the couch.

1 While this feature is available at no additional cost, standard text messaging rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with Text Alerts.

Available for the iPhone and Android, Keyword search “rapid paycard”
Convenient Ways to Access Your Pay at no cost

- Point of Sale (POS) Store Purchase (including cash back, where available)
- Allpoint® Automated Teller Machine (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 (888.727.4314)
- Teller Assisted Cash Withdrawal at banks displaying the Visa 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 Personal Indetification Number (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

By Phone — 888.727.4314
You can access your card account by calling 1.888.727.4314 toll-free and use the automated system for quick access or to speak with a Customer Service Representative.

Convenient Card Features

Text Alerts
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 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.

Savings Account
Take advantage of your card’s Savings Account with no monthly fees. 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 ($10.00 minimum opening balance required).

Bill Pay
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 — Anywhere Visa 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 if prompted.
- Take your cash and your card.

Customer Support: 1.888.727.4314

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