



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

...continued on back

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.



rapid! \$
PAYCARD

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

Check-Cashing Fees				YOUR POTENTIAL SAVINGS
A fee of \$5 equals a yearly cost of \$260	VS	The rapid! PayCard typical yearly cost: \$0	=	\$260
A fee of 3% equals a yearly cost of \$546	VS	The rapid! PayCard typical yearly cost: \$0	=	\$546

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!

Get CASH with your rapid! PayCard

- Withdraw money at any Allpoint® and MoneyPass® ATM — Surcharge free⁴
- Use PIN transaction (Debit) and select cash back
- Purchase a Money Order at any U.S. Post Office
- Cash a ChekToday¹ at any Walmart at no cost. To obtain these convenience checks, call customer service or login to our website www.rapiddfs.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 Alerts²
- Visit www.rapiddfs.com

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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.

RAPID!ACCESS 4.0 NOW AVAILABLE!



A MOBILE APP TO ACCESS RAPID! PAYCARD ACCOUNTS

- First Time Login/New Card Activation - all with your mobile phone
- View current balance now with running balance displayed
- Update your password, PIN and personal information
- Direct Dial - Connect with customer service from the "Contact Us" tab
- Load a check to your card using your smart phone
- View recent transactions & transaction details
- Transfer funds
- Enroll & manage text alerts ¹
- Locate an ATM and get driving directions to selected ATMs

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 in-hand 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.



Available for the iPhone and Android, Keyword search "rapid paycard"

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.

To learn more about why rapid! PayCard visit www.rapidpaycard.com or call 1.888.828.2270.



The rapid! PayCard® MasterCard Card is issued by MetaBank, Member FDIC, pursuant to a license by MasterCard International Incorporated. Prepaid card can be used wherever Debit MasterCard is accepted. MasterCard is a registered trademark of MasterCard International Incorporated.

RAPID! PAYCARD QUICK REFERENCE GUIDE



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

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) Withdrawal¹
- Request A Check
- U.S. Post Office Money Order^{2, 5}
- Electronic Transfer to a bank account²
- ChekToday convenience checks², 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 Identification Number (PIN), address and other information
- Sign up for a savings account³, Text Alerts⁴ 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 Alerts⁴

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 Rewards³

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 Account³

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 Pay³

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^{1, 6}

- 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.

¹ Cardholder has surcharge free access to this network.

² Each time your wages from the employer who sponsors this card program are loaded to the Card, we will waive the fee associated with the first transaction.

³ This optional offer is not an issuing bank product or service nor does the issuing bank endorse this offer.

⁴ 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.

⁵ When a money order is employee's first transaction for a pay period for the full amount of their pay, rapid! refunds the amount of the USPS charge to the employee's card account.

⁶ Allpoint® and MoneyPass®

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Customer Support: 1.888.727.4314

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