



Stop paying fees to cash your paycheck!

We are offering the U.S. Bank AccelaPay® Card as a way to get direct deposit even without a bank account.

With the AccelaPay Card, your payroll will be deposited onto a prepaid Visa card. Use it to make purchases, pay bills or get cash wherever Visa debit cards are accepted.



It's not a credit card. Everyone qualifies¹ and there is no cost to enroll.

Benefits:

- **No cost to enroll**
- **Pay immediately available on payday**
- **No credit approval or bank account required¹**
- **No expensive check cashing fees**
- **Personalized Visa Card**

What is the AccelaPay Card?

The AccelaPay Card is a Visa® prepaid debit card. Your payroll funds will be automatically deposited to your card the morning of each payday. Purchases or cash withdrawals are deducted from the funds available on the card.

- **Make Purchases** - Use your card at millions of places that accept debit cards. There is no cost to make purchases in stores, over the phone or online.
- **Get Cash**
 - Get up to the penny of your pay at no cost by getting a cash withdrawal at a teller of any bank or credit union that accepts Visa.
 - Get cash back at no cost when you make purchases at places like the grocery store. Select 'debit' on the authorization machine and select 'yes' for cash back.
 - Get cash at over 1 million Visa/Plus® ATMs.² There is no fee to use a U.S. Bank or MoneyPass® ATM.
- **Pay Bills** - Pay all your bills from one central website: www.accelapay.com. Pay anyone, save time and track your payments. (Some fees may apply, see website)
- **Get Alerts** - Get optional alerts by text or email when funds have been deposited to your account or when your balance gets low. You decide how and when to receive them. (Some fees may apply, see website)

Safe:

- Your money is safe. Unlike cash or checks, your AccelaPay Card can be replaced if lost or stolen - and its value restored.³
- FDIC Insured

¹ Successful identity verification required.

² Fees may apply to non-U.S. Bank or non-MoneyPass ATMs. The owner of the ATM may also assess a surcharge fee.

³ The Zero Liability Policy protects you 100% against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. See your cardholder agreement for details.

Sign Up Today!

Contact your HR or Payroll Manager to sign up.



Member FDIC

U.S. Bank AccelaPay Card

Look for Your Card in the Mail

For security reasons, the card will arrive in a plain, white, windowed envelope with a Fargo, North Dakota (ND) return address.



Make Purchases

Your card works much like other prepaid or debit cards. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you shop.

Get Cash

- Withdraw cash at any Visa/Plus® ATM.
- You can go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card.
- Get cash back at no cost when you make purchases at places like retail or convenience stores. Select 'debit' on the authorization machine and select 'yes' for cash back.

Check Your Available Balance

Online – View account online at www.accelapay.com

Phone – Call the toll-free Customer Care Center at **866-363-4134**

ATM – Perform a balance inquiry at an ATM

Text – Receive email or text alerts when funds have been deposited to the account or when the balance gets low. (Some fees may apply. Click the Alerts tab on the website for more information)

Add Other Funds to Your Card

You can deposit other checks like government benefits, second paycheck, tax refund etc. right into your AccelaPay account. Give your account number and ABA routing/transit number to the organization sending the payment. Your account number is embossed at the bottom of your card. Your ABA routing/transit number is printed on the back of your card in the lower left corner.

Send Checks or Pay Bills Online

Login to the AccelaPay web site and select the Bill Pay link. You have the ability to set up payees and payment options including one time payment, at a future date or at regular intervals. The Bill Pay fee is only \$0.99 – saving you the hassle of purchasing money orders and stamps.

Download the FREE AccelaPay App!

Check your account balance, view your transaction history and pay your bills all from your mobile phone! Available at www.accelapay.com or in the iTunes store.

Fees

The card can be easily used without incurring any fees. Other service fees may apply but are optional and require your authorization. A full list of fees will be included in your card packet.

| FEE DESCRIPTION | HOW TO AVOID |
|--|--|
| ATM Withdrawal U.S. Bank ATM - Free MoneyPass ATM - Free Others - \$1.50 The owner of a non-U.S. Bank or non-MoneyPass ATM may also charge a fee. | There is no fee to make purchases. You can get 'cash back' at places like retail or grocery stores. Select the 'debit' button on the authorization machine and enter the amount of cash you want back. Nearest fee-free ATM locations: www.usbank.com/locate or www.MoneyPass.com |
| Customer Service Automated phone system - Free Live representative - 3 free per month Additional call to live representative - \$3.00 | Call the automated phone system 24/7 Visit www.accelapay.com |
| Monthly Paper Statement If requested - \$2.00 per month | View your monthly statements for free online at www.accelapay.com |
| Emergency Card Replacement Standard card replacement - Free (3-5 days) Emergency card replacement - \$15.00 (2 days) | If you lose your card, call customer service and ask for standard replacement. |
| Inactivity Inactivity for 90 consecutive days - \$2.00 per month | Use your card at least once every 90 days. Receive a deposit, make a purchase or get a cash withdrawal. |
| Overdraft \$10.00 - A transaction that causes your available balance to drop below \$0. | Unless, you opt in for Prepaid Card Overdraft Coverage, a purchase or ATM transaction that exceeds the available balance will not be approved. However, recurring payments set up through a merchant could potentially overdraw your account if you do not have sufficient funds available. If you set up a recurring payment through a merchant, make sure to have enough funds available when the payment is scheduled to be withdrawn from your account. |

Customer Service

Please direct all of your AccelaPay Card questions to the toll-free 24/7 Customer Care Center – **866-363-4134** or online at www.accelapay.com.



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