



FasterMoney® Visa® Prepaid Card¹ Tax Preparer's **REFERENCE GUIDE** **ONE CARD, THREE USES**

LOYALTY REWARDS

WHY

GIVE IMMEDIATELY

Instantly issue money on the card

SHOW APPRECIATION

Retain and thank customers

ADD MOTIVATION

Set tax prep appointment and print reminder

REMEMBER

YOU CHOOSE

\$25, \$50 or \$100

NO RELOADS UNLESS ID VERIFIED

If taxpayer chooses to load a Refund Advance Loan or Tax Refund on the card, the consumer must provide all the personal information we collect for a Tax Refund in order to verify their identity. They don't have to wait for the tax refund to load other non-tax loads.

Call Refund Advantage at 800-967-4934 for questions

(Taxpayers may also call direct)

TAX REFUND²

WHY

FAST

No waiting for a check; taxpayer can receive TEXT³ ALERT when funds load

SAFE

FDIC insured through MetaBank, Member FDIC; card and money can be REPLACED if lost or stolen⁴

CONVENIENT

Use everywhere Visa debit is accepted worldwide

REMEMBER

EASY RELOADS

Set up free⁶ Direct Deposit, add CASH at thousands of locations or load a CHECK⁷ via mobile phone or cell phone³. More information in card packets or at www.MyFasterMoney.com.

FEE-FREE⁶ ATMs⁸

Make one additional non-tax load or receive a Refund Advance loan load on the Card and withdraw cash fee-free at over 24,000 MoneyPass[®] ATMs nationwide.

TEXT ALERTS³ & MOBILE APP

Taxpayers can set up text alerts or download our mobile app for notification as soon as their tax refund or loan loads. Download our mobile app³, MetaWallet at the App StoreSM or Google PlayTM ⁹

REFUND ADVANCE

WHY

QUICK ACCESS TO FUNDS

With Taxpayer Refund Advance Loan⁵ loads direct to card

NO FEE &

NO INTEREST LOAN

Pay critical bills NOW without additional cost

NO NEED FOR TAXPAYER TO RETURN

If approved, funds load direct within 24 hours

FAQS

CARDS ARE ACTIVATED IN YOUR OFFICE

All cards are immediately activated. No action is required by the customer.

ATM USE REQUIRES PIN

Customers call **855-638-2226** (see back of card) to set up PIN number.

CASH BACK FEES AT STORES

No fee⁶, up to \$500/24hrs.

USE EVERYWHERE VISA DEBIT IS ACCEPTED

Accepted nationwide for loyalty cards and worldwide for tax refund and refund advance cards. Purchase & pay bills in stores, online or by phone.

OVER THE COUNTER BANK CASH ACCESS FEES

\$5,000/24 hrs. A 1.5% fee of total transaction amount will be accessed.

MONTHLY FEE

Monthly fee after 30 days from activation is \$4.95, waived if monthly direct deposit totals \$500.

ATM FEES

ATM fees are \$2.50, plus the ATM owner may charge a fee; customers can make up to 5 ATM withdrawals totaling \$2,500/24hrs.

¹FasterMoney Visa Prepaid Card is a tax refund-related deposit product issued by MetaBank®, Member FDIC, pursuant to license from Visa U.S.A. Inc.

²Disbursement by check also available. Direct deposit and check are also available.

³Standard text message rates, fees, charges, and other third-party fees may apply.

⁴The Visa Zero Liability policy covers U.S. issued cards only and does not apply to PIN transactions not processed by Visa, or certain commercial card transactions. You must notify Customer Service promptly of any unauthorized use. Consult Terms & Conditions for additional details or visit www.visa.com/security.

⁵The Refund Advance is an optional tax-refund related loan provided by MetaBank® (it is not the actual tax refund) at participating locations. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of \$500 or 25%, 50%, or 75% of your expected tax refund from \$500 - \$6,000. Loan in the amount of \$500 or 25% of your expected

refund has an Annual Percentage Rate (APR) of 0.00%, a minimum loan amount of \$500 and a maximum loan of \$2,500. Loan in the amounts of 50% or 75% of your expected tax refund have an APR of 36.0%. For example, \$3,000 representing 50% of expected refund borrowed over 24 day terms, total amount payable in a single payment is \$3,071.01 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

⁶While this feature is available for free, certain other transaction fees and cost terms, and conditions are associated with the use of this Card. See cardholder agreement for more details.

⁷Ingo Money is a service provided by First Century Bank, N.A. and Ingo Money, Inc., subject to additional fees, terms, and conditions. Visit ingomoney.com/tc.html for complete details.

⁸For each out-of-network ATM withdrawal, FasterMoney charges a \$2.50 fee. Plus, the ATM owner may charge a fee.

⁹App Store is a service mark of Apple Inc. | Google Play is a trademark of Google Inc.