

HOW TO USE YOUR LOAD-N-GO PAYROLL CARD

POINT OF SALE (POS): (at the grocery store)

To purchase goods using your Payroll card at Point of Sale merchants like grocery stores, drug stores, convenience stores, etc., just follow the instructions below. To get Cash Back, you must make a purchase, even it's only a soda, candy bar, etc.

For Point of Sale follow these steps:

- 1) Pick out what you want to buy.
- 2) Go to the check out stand and have your items ready for checkout.
- 3) Tell the clerk you want to use your debit card.
 - a. If the card reader machine is on the counter (like most grocery stores), select **Debit** then slide your card.
NOTICE: At some stores that do not have a card machine on the counter, the clerk may swipe the card for you, but you will still have to enter your PIN number on a small Key-Pad on the counter. NEVER GIVE THE CLERK YOUR PIN NUMBER.
 - b. The machine or clerk will then ask you to enter your PIN. Press the keys to enter your PIN then press **Enter**.
 - c. The card machine or clerk will then ask if you want **Cash Back**. If you want Cash Back, press Yes then enter the amount or with some machines, you may have to tell the clerk how much you want back.
NOTICE: Some smaller stores may not allow Cash Back. It's best to ask the clerk before you begin your transaction if you want Cash Back. If they do not allow Cash Back, you can still purchase items without Cash Back at these stores.
 - d. If you have problems or need help, just ask the clerk. They are happy to help you.
- 4) Once your transaction is complete, the clerk will give you a receipt and any Cash Back you received, if they allow Cash Back.
- 5) There are no fees charged to you for Point of Sale transactions including Cash Back.

TO BUY GAS

- 1) Go **inside** the gas station and tell the gas station attendant that you want to use your debit card.
- 2) He will ask how much gas and tell him the amount you want.
- 3) He will ask for your card then ring up the amount on the cash register and hand you a Key-Pad device that has numbers on it and you will enter your PIN number and press "enter" on the device.
- 4) The attendant will give you a receipt. The gas station will usually not allow you to take cash back on gas purchases.
- 5) Fill your car with gas. If you do not use all of the money for gas you will **go back to the attendant** as if you paid him cash and he **will give you back your change because you did not use all the money charged to your card.**

USING AN ATM MACHINE

You can get cash (up to the amount of cash on your card plus fees) from any ATM that displays the "MasterCard", "Cirrus" or "Maestro" symbols. There is a \$1,000 per day limit to the amount of cash you can withdraw from ATM's. However, many ATM's set their own maximum per transaction limits (i.e. \$300 - \$600, etc.). An ATM fee is charged to your card in addition to any fee charged by the ATM owner operator. To get cash or check your balance from an ATM machine, please follow these instructions:

- 1) Insert your card into the ATM machine or swipe it in the slot on the side of the ATM machine.
- 2) Press the type of language you want. Either English or Spanish if available.
- 3) Enter your PIN number and press Enter or press where indicated.
- 4) The ATM will ask what you want to do – Check Balance, Withdrawal, etc.
- 5) If you **don't** know your balance on your card, press **Balance** to CHECK YOUR BALANCE first so you know how much you can get.
- 6) If you checked your balance, choose that you want to do another transaction by pressing "**Yes**".
- 7) You are back to the MAIN MENU choose to **WITHDRAWAL**.
- 8) Choose the FROM CHECKING ACCOUNT button.
- 9) Enter the amount you want to withdrawal. Remember you can only withdrawal in amounts of \$20.00 bills. No ones, fives or tens.
- 10) The ATM may ask you if you will accept a fee as much as \$2.00 to get your money.
Example: If the ATM charges \$1.50, and you withdraw \$100.00 in cash a debit will appear in your account of \$101.50, plus a separate \$2.00 ATM fee. There is also a \$.60 balance inquiry fee when you receive your balance using the ATM.
- 11) If you want your cash choose the YES to accept the fee.
- 12) Your cash will be disbursed. **REMEMBER TO TAKE YOUR CASH, REMOVE YOUR CARD AND GET YOUR RECEIPT.**

SAFEGUARD YOUR PERSONAL IDENTIFICATION NUMBER FROM YOUR CARD PACKAGE

Always keep your 16-digit card number and PIN NUMBER private. DO NOT write your PIN on your card or share it with anyone. You can change the PIN number to your own PIN number by going to www.load-n-go.com and selecting "Cardholder Login" to access your Online account and selecting "Change PIN" or you may change your PIN by calling our toll-free Customer Service number.