

**→ WHY IS THIS PAYCARD BETTER FOR ME THAN A PAPER CHECK?**

- Funds are loaded directly onto your card every payday
- Save time by eliminating the need to pick up your check (or wait for the mail delivery) every payday
- Save money by eliminating the need for check cashing or money order services and fees
- Your paycard requires no bank account or credit check
- No need to worry about lost or stolen paper checks, and waiting for that paper check to be re-issued by the university
- Pay information is available via MyUSI and you will continue to receive a pay stub via email showing your earnings and how much was added to your card each pay cycle

**→ HOW DO I SIGN UP?**

- Come to the payroll office (Human Resources, FA 166) to complete the enrollment form
- You will receive your personalized card in the mail 7-10 days from enrollment
- Your card will be mailed to the address you provide on the enrollment form
- You must activate the card upon receipt by following the instructions provided in the card packet

**→ CAN I HAVE BOTH DIRECT DEPOSIT AND THE PAYCARD?**

- Absolutely! Use the paycard to save for holiday purchases or vacation nest-egg
- Come to the payroll office (Human Resources, FA 166 ) to complete the enrollment form

**→ HOW DO I USE THE PAYCARD?**

- This is a re-loadable, Visa-branded debit card accepted by any merchant that accepts Visa debit cards
- Use your card at the grocery store, gas station, pharmacy, movie theater, restaurant, hair salon, department store, etc.
- Get cash back when making a purchase with the card
- This is not a credit card, so you can only spend the money you have available
- Shop and pay bills online
- Use the convenient, free, Mobile App to check your balance, view transaction history and details, etc.
- Set up text and email alerts with your Mobile App
- You can also check your balance anytime by calling the toll-free number on the back of your card, or by visiting the website [www.prepaidcardholder.com](http://www.prepaidcardholder.com)
- If your card is lost or stolen, call toll-free 1-800-963-2072 to report and get a replacement card

**→ ARE THERE FEES? AND HOW CAN I AVOID THEM?**

- There are some transactions with fees, check our website for the complete list
- No monthly account fee
- Pin and signature transactions at participating merchants are free
- Shop online with no fee
- Get cash without a fee when making a purchase
- Get cash from an ATM, but a fee may apply
- Get cash from a bank teller, but a fee may apply
- One free online bill pay is provided per pay period; additional online bill pay is provided for a 50 cent fee per transaction