

CHANGE[®] card

Quick reference guide for cardholders



Activate your card

Online at www.rapidfs.com/login, or by calling **833-965-0017** or via the Avionté 24/7 mobile app

Access your money at no cost

- POS store purchases (including cash back, where available)
- Allpoint[®] or MoneyPass[®] ATM withdrawal
- U.S. Post Office money orders
- Walmart Finance Centers
- ChekToday convenience checks (request them by calling Customer Service)
- Electronic transfer to a bank account
- Over-the-counter cash withdrawals at bank locations that display the Visa Acceptance Mark

Accessing your card account

Online at www.mychangeccard.com

- View your card account balance and activity
- View recent and pending transactions
- View monthly statements and account history
- Update or change your PIN, address and other information
- Sign up for email and/or text alerts*
- Open a savings account
- Transfer funds to a companion card or bank account

Card load features

- Automatic payroll deposits
- Deposit checks through the mobile app**
- Load cash anytime at reload locations, which may be found at www.attheregister.com**

*Standard text messaging rates apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with text alerts. **Third-party fees may apply.

Cardholder Call Center: **833-965-0017**

Get quick automated access to account info, or speak with a Customer Service representative.

Avionté 24/7 mobile app

available in both the App Store and Google Play

- View recent and pending transactions
- Make mobile check deposits**
- Locate in-network fee-free ATMs (Allpoint and MoneyPass ATMs)

How to use your card

- Make purchases anywhere Visa[®] debit cards are accepted.
- At a retailer — either swipe your card, insert chip, or hand it to the cashier. If you choose “Debit,” enter your PIN when prompted to complete transaction. If you choose “Credit,” accept the amount and sign your name.
- For online or phone purchases, follow the instructions you are given.

Lost, stolen and replacement cards

Report lost/stolen card immediately through your online account or Customer Service at **833-965-0017**.

- Option 1: Contact your staffing agency to obtain a new instant-issue card.
- Option 2: Call Customer Service and a new card will be mailed to your residence. Minimum mailing time is 5-7 days. No fee for a card when mailed via USPS.

**You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.**

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload Fee
\$0.00	\$0.00	\$0.00 in-network; \$2.99 out-of-network	\$5.95*
Mobile check load (5% of the value of the check)			\$5.00 minimum
Point-of-sale decline			\$0.50
ATM balance inquiry (in network)			\$0.00
ATM balance inquiry (out of network)			\$0.75
ATM withdrawal decline (in network)			\$0.75
ATM withdrawal decline (out of network)			\$0.75
International purchase - PIN or signature			3% of purchase
Point-of-sale decline - international			\$0.50
ATM balance inquiry - international (in network)			\$0.00
ATM balance inquiry - international (out of network)			\$0.75
ATM withdrawal - international (in network)			\$0.00
ATM withdrawal - international (out of network)			3%, plus \$2.99
ATM withdrawal decline - international			\$0.75
Inactivity (after 6 months of no transactions)			\$4.95 per month
Paper statement one-time order			\$1.50
Customer Service (automated or live agent)			\$0.00
Stop payment order			\$25.00
Paper checks (expedited delivery)			\$35.00
Copy of ChekToday convenience check			\$10.00
ChekToday special handling			\$25.00
Card replacement std. production/overnight delivery			\$25.00
Card replacement rush production/overnight delivery			\$35.00
Card replacement rush production/Saturday delivery			\$55.00

**This fee can be lower depending on how and where the card is used.*
No overdraft/credit feature.

Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the cardholder agreement.