



Using Your Card

Where can I use my Alterna Visa Prepaid Card and Family Cards?

Your cards can be used for purchases worldwide wherever Visa debit cards are accepted, for cash back at retailers and for cash withdrawals at ATMs worldwide (ATM fee may apply). Use your Alterna Card to pay bills, and make purchases - including online purchases. Check your balance frequently online or by calling customer service for no fee and for a fee check at ATMs. Available via Mobile App* after March 2017.

Access your online card account

When you enrolled for your card you created a username and password. In order to access your Alterna online card account at <http://alternacard.com>, click on log in and then enter your username and password on the log in window. If you have forgotten your username or password, click the link provided on that window.

View your transactions

You can view your transaction history by logging into your account at <http://alternacard.com>. You can also call customer service to access information on your last five transactions or via Mobile App March 2017.

Withdrawing money from your card

Insert your card into an ATM and choose the “checking” option. Enter your ATM PIN and proceed with transaction. ATM fees may apply. You can withdraw up to \$400 for a single withdrawal and up to \$500 in a 24-hour period. For no fee you can receive up to \$60 per transaction in cash back at retail locations that offer cash back. You can also withdraw up to \$2,500 daily at over-the-counter in banks. Bank may charge a fee.

Using your card at a gas station

Simply go into the gas station and pay the cashier or choose “debit” at the pump and enter your PIN. Do not pay by choosing “credit” at the pump or a hold of up to \$100 may be placed on your funds.

Limitations of your Alterna Visa Prepaid Card

You can use your card to reserve and pay for hotel rooms. A hold will be placed on your funds when you check-in. The amount of the hold will vary depending on the hotel. Most holds are released within 5 business days. Some car rental companies may not accept prepaid cards. If they do, they will place a hold on your funds. Your card cannot be used for online gambling.

Load Your Card with Cash or Checks

(For more information see your Cardholder Agreement, visit www.alternacard.com or call customer service.)

ACH – Direct Deposit – Have your employer direct deposit all or part of your paycheck or have your government benefits deposited directly into your Alterna Card account. Simply provide your employer or payer with your Alterna Direct Deposit Authorization form with the routing number and account number—you will be given your routing number and account number at the time you register for your card. You can also get this information through customer service or by logging into your account at www.alternacard.com. You can have new employers direct deposit your paycheck as well.

ACH Checking Account – Transfer money from any checking or savings account to your Alterna Visa Prepaid Card account for no fee. You will need to obtain your Alterna routing number and account number by calling customer service or by

*Third-Party fees, standard text messaging fees, and/or data rate fees may apply.

logging into your account at www.alternacard.com (available March 2017).

Cash Reload* – You can load cash onto your card at any Western Union, Green Dot @ Register and Visa ReadyLink location. Bring your card and the cash you want to load to any location—it’s fast, easy and convenient! Visit your online account and click on Where to Load page or call customer service to find the nearest reload locations.

Check Reload* – You can cash checks up to \$1,000 at Walmart and have the cash directly deposited into your Alterna card account within 10 minutes. Fees apply. And if you have a Social Security Number, you can download our Ingo Money** app to your mobile phone* for no fee at Google Play (Android) or the iPhone App Store. You can then deposit your check into your card account by taking a picture of your check with your phone. Fees apply if you need the funds immediately. No fees apply if funds are not needed for 5 business days.

Family Cards – They can only be loaded by moving money from your prepaid Alterna card account to the Family Card. To share money log into your card account at www.alternacard.com. You will also be able to share money by calling customer service or via your Alterna Mobile App. (Available March 2017).

Special Features

(For more detailed information visit your online account or call customer service.)

Online Bill Pay***

Select the Online Bill Pay in your online card account and then select Sign Up. Once you have agreed to the Bill Pay Agreement you can begin paying your bills online with your card. From there, select the biller you wish to pay and follow the directions that our system will request from you in order to complete a payment. You can make payments towards mortgage, auto loans, utility bills, etc. The fee for the payment is determined by your biller and will be displayed once you begin the payment process. The maximum amount of bills you can pay daily is \$2,500. For assistance, call ChargeSmart’s customer support center at 1-866-7-CHARGE (1-866-724-2743) or email: Support@ChargeSmart.com.

Rainy Day Reserve

The Rainy Day Reserve allows you to set aside money for emergencies or future purchases, and is no additional cost to you. To move money to the Reserve, enter an amount that you can afford (up to the card account balance) in the amount field on the “Save Now” window. Click on the “Save More Now” button. The funds that you reserve are taken out of the main card account balance and moved to the Reserve. Once in, the Reserve money cannot be spent by using your card at a merchant or ATM, or requesting an online check (but can be used to cover any card fees). You can set up automatic reserving of funds by going to “Goals and Settings”. In order to withdraw money or spend money from the Reserve go to the Withdraw tab.

Cell Phone Top Up***

You can purchase minutes for your prepaid cell phone or a third party’s such as family and friends abroad. Visit your online account (available March 2017) you can also use this service via your Alterna mobile app) and provide the prepaid cell phone number you wish to purchase service for and select the amount you are willing to devote to the purchase in US dollars. The cell phone account must be one of the participating carriers. There is no fee for this service and the transfer is made in U.S. dollars. Your family or friend will receive a text message

**Ingo 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. All checks subject to approval.

informing him/her of the purchase. For a list of countries that you can do a direct purchase to a participating prepaid cell phone provider, visit your online account or call customer service.

Alterna Mobile App*

The Alterna Mobile App is available for all Alterna Visa Prepaid Cards (available March 2017). Download the app on Google Play (Android), iPhone App Store, and Amazon Marketplace. Simply search for “Alterna Mobile”. Once the app is downloaded, you can log on using your same login details as your Alterna online card account.

Alternative Financial and Value Added Services***

(Visit www.alternacard.com for more detailed information.)

Services - No Fee

Cash Back Rewards (available March 2017) – Earn Cash Back Rewards from 1% to 10% when you use your Alterna card in the U.S. at participating retailers and online stores.

International Calling – Use the funds in your Alterna card account or any debit or credit card to make international calls. Call 1-800-xxx-xxxx and follow the prompts.

Pharmacy Discount - Present your Alterna card when purchasing prescription drugs at participating merchants and receive discounts. The required info for the merchant is on the back of your Alterna card (BIN# and RX name). The following are the links for the pharmacies that accept the card for discounts and the pricing for the drugs:

<https://secure.myphoenixrx.com/myrxportal/locator/locator.php?CustomerID=IGNYTE>

<https://secure.myphoenixrx.com/myrxportal/pricer/pricer.php?CustomerID=IGNYTE>

Travel Discount - Go to www.snazzytraveler.com/alternacard to sign up for your free travel discounts. You can then book your travel and you will receive exclusive rates on travel, not available to the public.

For Customer Service Call (858) 999-8208. Mexico Toll Free (01-800) 681-1535.

Services - For a Fee

Alterna Life Insurance (available March 2017) - Buying affordable Family Life Insurance monthly has never been so easy. No Social Security Number required. No credit check. No medical exam needed. Name your out of country family members as beneficiaries. Pay monthly premiums with your Alterna Visa Prepaid Card.

Premium Membership Benefits Program - This is an opt in Program and the cost is \$19.95 per month – 7 amazing benefits potentially worth thousands of dollars annually! To enroll and get more information log in at www.xxxxxxxx.com or call the following Customer Service number 1-800.xxx.xxx. The following are the services included in Your Benefits Program:

1. **Telemedicine** (speak to a doctor [English and Spanish] for any illness or injuries for cardholder or any member of family. There are no deductibles or co pays for the member);
2. **Auto Insurance Deductible Reimbursement** (up to \$500 two times a year);
3. **Legal Club** (free and deeply discounted services provided);
4. **ATMSAFE** (benefits of up to \$500 two times a year should you be robbed or injured while using an ATM);
5. **Global Emergency Travel Services** (gets you home when traveling if you become sick or injured);
6. **Roadside Assistance** (\$100 per claim 3 x a year);
7. **Travel Discount Program** (up to 75% in savings for each travel through this membership program.)

Activation

Personalized Alterna Visa Prepaid Card

Once you receive your card in the mail, activate your card by calling the customer service number or by visiting www.alternacard.com. You will be asked for the card number and some personal information you provided when you purchased the card. You will also be required to choose a PIN. Customer Service Number is 1-855-2-ALTERNA (1-855-225-8376) - Outside U.S. is 1-650-481-8376.

Direct Deposit

You can immediately set up direct deposit with your employer for your paychecks to deposit automatically into your Alterna card account each payday. You can do this by taking the direct deposit authorization form that accompanied your card to your employer or go online and either e-mail the direct deposit form to your employer or print it out and hand deliver it. You will not pay a fee when loading your card via Direct Deposit, unlike many check cashing stores.

Personalized Prepaid Cards For Your Family

(available March 2017)

Once you have received your Alterna Visa Prepaid Card, and have activated and loaded your card, you can go to your online card account and order up to three (3) Personalized Family Cards. A fee of \$6.95 for each card will be debited from your Alterna card account. No ID required from your Family Member to enroll for the personalized card and the card(s) will be mailed to your address. The Alterna primary card and the family card each have their own separate accounts. The Alterna Family cardholders will not have access to the money in your primary card account.

What Are The Fees And Daily Limits?

Cardholder Fees

(See Cardholder Agreement that accompanied your card for a complete list of fees or visit www.alternacard.com.)

Daily Limits

Loads cannot exceed the maximum allowable account balance.

Account balance	\$ 10,000
Cash Load (some reload networks may allow less)	\$ 995
Direct Deposit/ACH Load	\$ 10,000
ATM Withdrawals	\$ 400 per transaction \$ 500 per day
Cash Back Withdrawals	\$ 60 per transaction
Signature and PIN transactions	\$ 2,500
Card to Card Money Sharing	\$ 500 per transaction \$ 3,000 per month****

****Total of \$3,000 per month to be shared between up to three family members.