

# Introducing CashPay<sup>®</sup>

The payroll card that delivers  
convenience and purchasing power



CashPay Card Guide

# Get started with CashPay card convenience now

When you enroll to have your pay direct deposited to a CashPay card account, you can have convenient access to your money. With your CashPay card you can make purchases worldwide everywhere Visa<sup>®</sup> debit cards are accepted. Your card also gives you access to your cash at over 16,700 Bank of America ATMs across the United States and over one million Visa/PLUS<sup>®</sup> ATMs around the world.

## Look at all these benefits

- No credit check required
- No check-cashing fees – estimated savings up to \$7 or more per paycheck
- No more standing in long lines to cash your paycheck
- Immediate access to your money by 9 a.m. on payday
- Safer than carrying cash
- Your CashPay account is FDIC-insured

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And you can use your CashPay card to make purchases everywhere Visa debit cards are accepted.

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# The CashPay card is easy to use

## Make a purchase or payment

Use your CashPay card for most of your everyday spending needs: groceries, department store purchases, movie tickets and more. Your card lets you make purchases online, over the phone or by mail order. And you can pay many monthly bills such as cable, insurance and utilities.

### To make a purchase:

- Know your balance.
- Present your card to the cashier or swipe the card through the card reader.
- Select 'credit' and sign the receipt.
- Make note of the amount of your purchase and subtract it from your card balance.
- If you know your balance, but don't have enough money on your card to make the purchase, many merchants will allow you to use your card and pay for the remainder with cash.

## Get cash

### To get money from an ATM:

- Insert your card and follow the screen prompts to enter your Personal Identification Number (PIN).
  - Select 'checking' to make a withdrawal. You can also select 'checking' and 'balance inquiry' to check your balance.
  - Enter the amount you want to withdraw.
  - Be sure to take your cash, your card and your receipt.
  - Make note of the balance shown on the ATM receipt as a reference for future purchases.
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At some places, such as many grocery stores and pharmacies, you are able to get cash back when you make a purchase.

**To get cash back when you shop:**

- Know your balance.
  - Swipe your card through the card reader.
  - Select 'debit' and enter your PIN.
  - Select the amount you would like to get in cash. This amount will be added to the amount of your purchase, and the total amount will be deducted from your account.
  - Be sure to take your cash and receipt and keep track of your balance.
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## Fraud prevention

- **Bank of America** protects you against fraudulent transactions if your card is lost or stolen. If someone makes a purchase with your CashPay card without your permission, you must report it within 60 days.
- **Purchase Security** is another valuable benefit of your CashPay card, providing protection for your purchases. For the first 90 days from the purchase date, Purchase Security will protect you in cases of theft or damage due to fire, vandalism, accidentally discharged water or weather. In these cases, Purchase Security will pay you back for products costing a maximum of \$500 per product or items totaling \$50,000 per cardholder for items paid for entirely with your CashPay card.<sup>1</sup>

<sup>1</sup> Certain restrictions and limitations apply. Please refer to your Guide to Benefits insert or contact Visa Card Member Services at 1.800.Visa.911 for full details.

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# Tips for using your card

Sometimes a 'hold' of an estimated amount will be placed on your account to make sure you have enough money to pay the bill.

- **Gas stations** – Paying at the pump may cause a hold of up to \$50; consider paying inside and signing the receipt.
- **Restaurants** – Restaurants may check to see if you have enough in your account for the dining bill. Make sure you have enough money in your account to cover any added tip.
- **Hotels** – When you check in, the estimated bill will be 'held' in your account, making it unavailable for other purchases. After checkout, the 'hold' may take a few days to remove.
- **Rental cars** – Your CashPay card is acceptable for final payment. Please keep in mind that some rental car companies may require that you use a credit card to make a reservation.
- **Purchase returns** – Store return policies may vary. You may receive a credit to your CashPay card account or a store credit. A credit to your account may take up to one week to process before it is available to use.

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Experience the  
benefits of a  
CashPay card

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# Keep track of your card balance

It's important to know that you have enough money available in your CashPay card account to make purchases or get cash when you need it. Be sure to keep track of your card account balance at all times:

1. Make note of deposits to your CashPay card and subtract purchases, ATM cash withdrawals and any fees.
2. Add credits after they become available in your account. Remember that a merchant may require a few days to process a credit for a returned purchase.
3. Check your balance often.
  - **Online** - It's FREE. Simply go to [www.bankofamerica.com/cashpay](http://www.bankofamerica.com/cashpay).
  - **By phone** - Four FREE automated customer service calls per month.<sup>2</sup> Call 1.866.213.4074.
  - **At the ATM** - Two FREE balance inquiries per month<sup>2</sup> or check your receipt after a cash withdrawal.

<sup>2</sup> \$0.50 per additional inquiry.



# CashPay Customer Service, 24 hours a day

## When you need help...

Bank of America is always available to help you:

- Check your balance
- Find the date and amount of your last deposit
- Change your PIN
- Check recent account activity
- Activate your card
- Report a lost, stolen or damaged card
- Change your name or address information
- Answer questions about your statement
- Get an emergency cash transfer via Western Union (fees may apply for this service)

### In the United States

Call 1.866.213.4074 English or Spanish

Hearing impaired TTY line 1.866.656.5913

### Outside the United States

Call collect 423.262.1650

### Online assistance

Log on to [www.bankofamerica.com/cashpay](http://www.bankofamerica.com/cashpay) and register your account for secure, Web-based services in English including:

- Card activation
  - Balance inquiry
  - Transaction history
  - Online statements
  - Dispute form/affidavit
  - ATM locator
  - PIN change
  - Frequently asked questions
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# CashPay Card Fees



<b>Monthly maintenance</b>	\$1.50 per month
<b>Transactions</b>	
- Signature-based purchases	FREE
- PIN-based Interlink purchases	One FREE per week; \$0.25 each thereafter
<b>ATM withdrawals</b>	One FREE per week at any Bank of America ATM; \$1.50 for all other withdrawals <sup>3</sup>
<b>Balance inquiry</b>	
- Online	FREE at <a href="http://www.bankofamerica.com/cashpay">www.bankofamerica.com/cashpay</a>
- By phone	Four FREE automated customer service calls per month; \$0.50 each thereafter
- At the ATM	Two FREE per month; \$0.50 each thereafter
<b>Customer service assistance</b>	
- Automated service	Four FREE calls per month; \$0.50 each thereafter
- Live operator assistance	One FREE call per month; \$1.50 each thereafter
<b>Online account access</b>	FREE online account access at <a href="http://www.bankofamerica.com/cashpay">www.bankofamerica.com/cashpay</a>

Other fees may apply for additional services. Fees may differ for international transactions. See your CashPay Card Account Agreement for details.

<sup>3</sup> A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. Non-Bank of America ATMs may apply an additional surcharge to withdraw funds.

# CASHPAY ACCOUNT OWNER INFORMATION

(please print)

**YES! I Want CashPay**

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First name \_\_\_\_\_ MI \_\_\_\_\_

Last name \_\_\_\_\_

Social Security or other legal form of ID (such as a Matricula card  
or passport) \_\_\_\_\_

Address (No P.O. Box) \_\_\_\_\_ Apt # \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip code \_\_\_\_\_

Home phone \_\_\_\_\_

Work phone \_\_\_\_\_

Date of birth (mm/dd/yyyy) \_\_\_\_\_

E-mail (optional) \_\_\_\_\_

Currently I am paid with a:

Check  Direct deposit to my bank

I am requesting a:

Full deposit  Partial deposit

(amount per payday) \$ \_\_\_\_\_

## CashPay Cardholder Agreement

**Please read and sign before submitting.**

By accepting and using my CashPay card, I acknowledge that I have received and agree to be bound by the terms and conditions in the CashPay Cardholder Agreement. I authorize my employer to credit any amounts owed to me by initiating credit entries to my CashPay account. In the event that my employer deposits funds erroneously to my CashPay account, I authorize my employer to debit my card for an amount not to exceed the original amount of the erroneous credit.

Employee  
signature \_\_\_\_\_

Date \_\_\_\_\_

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