

access



ACCESS STAFFING PAYCARD ENROLLMENT FORM

**** EMAIL, FAX OR MAIL COMPLETED FORMS TO ACCESS STAFFING ****

Card Number _____
**** (WILL BE PROVIDED TO YOU BY ACCESS STAFFING) ****

Global Cash Card – Account Owner Information (Please Print Legibly)			
First Name:		Middle Initial:	Last Name
Street Address:		Apartment #:	
City:		State:	Zip Code:
Home Telephone: ()		Date of Birth (MM/DD/YYYY): / /	
Cell Number (Optional): () **For text messaging confirmations/balances**		Email Address (Optional): **For email notifications**	
Social Security Number: -- --		Employee ID #:	
Employee Signature			Date

** OFFICE USE ONLY ** (All fields must be completed by an Access Staffing representative)	
Location Name:	Location Number:
Form Completed By:	Telephone Number:

Announcing Global Cash Card!



Global Cash Card
We make paycards easy



Exciting Paycard Features:

- **Signature Purchases**
 - Use your paycard as a credit (signature) transaction wherever Visa or MasterCard are accepted without any fees
 - Use your paycard at grocery stores, retail stores, gas stations, on the internet and any place that accepts Visa or MasterCard
- **Account Alerts**
 - Be notified via e-mail or text for loads or low balances on your card
- **Two-way texting**
 - Check card balance, view recent activity- at no fee
- **Family Cards**
 - Request additional cards for family members at no charge
- **Bill Pay**
 - Pay bills direct to merchant, or at www.globalcashcard.com
- **Rewards program**
 - Receive discounts at restaurants, retail stores, movies, and much more! Enroll in auto, home, and health insurance at group rates

Dear Valued Employee,

Access Staffing is excited to announce we are adding an excellent new benefit for our employees, the Global Cash Card paycard program. All employees will have the option of choosing one of our preferred payroll options:

- Direct Deposit to a financial institution of your choice
- Global Cash Card Paycard

Ask your Access representative how to sign up for a paycard today!

Easy Enrollment!

- No credit check
- No bank account needed
- Guaranteed approval



Global Cash Card
We make paycards easy

Use anywhere Visa or MasterCard are accepted!

- Access funds at millions of ATMs/retailers
- Over 60,000 **surcharge-free** ATM locations worldwide

Global Cash Card Visa Payroll Card is issued by BofI Federal Bank or MetaBank pursuant to a license from Visa U.S.A Inc., respectively. Global Cash Card MasterCard Prepaid Card is issued by BofI Federal Bank or MetaBank pursuant to license from MasterCard International Incorporated. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated. BofI Federal Bank and MetaBank, Members FDIC. Global Cash Card is an Independent Sales Organization ("ISO") pursuant to an agreement with BofI Federal Bank and MetaBank.



Global Cash Card Paycard

... a great alternative to a checking or savings account

Advantages of a Paycard:

- No monthly or annual fee
- No more check cashing fees
- Signature transactions
- Texting and email alerts
- Rewards Programs
- Family cards for family members
- No fee for card to card transfers
- Mobile banking, two-way texting
- Over 60,000 surcharge free Allpoint Network and MoneyPass ATM's worldwide
- Access your money "to the penny"
- On-line bill pay system
- No fee for bilingual customer service 24/7/365
- Rewards Programs
- Expense Manager

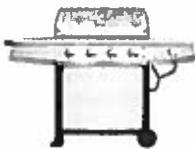


Each pay period you may be losing these dollars

- Cashing a paycheck \$8.00 per week*
- Purchasing 1 money order \$5.00 per week*
- Sending 1 Western Union wire transfer \$15.00 every other week*
 - $\$20.50/\text{week} \times 52 \text{ weeks} = \$1,066^*$

**These are approximate costs and cost savings*

If you didn't spend your money on the above fees, you could have saved for one of these items



Brinkman Gas Grill ... \$188.00



Groceries ... \$150.00



Samsung LCD HDTV ... \$329.99



Gas ... \$70.00



House or Rent Payment ... \$800.00

Sign up for your paycard today!

Contact Access Staffing for more information!

Global Cash Card Paycard Advantages



Key Points:

- **First transaction per pay period is no fee for W-2 employees.**
- **Know your balance, avoid declines:**
 - **Account Alerts:** Be notified via e-mail or text for loads or low balances on your card. Log on to www.globalcashcard.com to set up today.
 - **Two-way texting:** Check card balance and view recent activity- at no fee! Log on to www.globalcashcard.com to set up today.
 - **Mobile web:** Access account information on any smart phone or tablet at: www.globalcashcard.com.
- **Using paycard for merchant transactions:**
 - **Signature Purchases:** Use your paycard as a credit (signature) transaction wherever Visa or MasterCard are accepted without any fees!
 - **Debit transaction:** Requires your PIN number, and best used when you want cash back as an alternative to an ATM.
- **Family Cards**
 - Request up to 5 additional cards for family members at no charge. Card-to-card transfers are available for no fee. The family card only has access to funds transferred to it. Excellent for college students, out-of-state family and out-of-country family.
- **Bill Pay**
 - Pay bills online, direct to merchant or use the online bill pay system at www.globalcashcard.com.
- **Rewards program**
 - Receive discounts at restaurants, retail stores, movies, and much more! Enroll in auto, home, and health insurance at group rates.

Paycard Advantages:

- Access your fund at millions of retailers and ATMs worldwide
- Over 60,000 surcharge-free network ATMs available
- No monthly, annual or activation fees
- No fee for mobile access
- Cards for family members at no fee
- No fee for card-to-card transfers
- No fee for online bill pay
- Funds are secure and F.D.I.C. insured provided the card is registered to the name of the primary cardholder



Using an ATM*:

1. Insert paycard into ATM
2. Select English or Spanish
3. Enter your PIN number
4. Select "withdraw from checking"
5. Enter amount of cash to withdraw

***Use the Surcharge-Free Allpoint ATM Network!**

Activating your card:

- Activate online at www.globalcashcard.com/activate or call 866-929-8096
- After your first payroll deposit, a new personalized card will be sent to your home address
- Keep your instant issue card in case you lose your new card

Lost or Stolen Card?

- Call Global Cash Card immediately at: 949-751-0360
- Your new paycard will arrive in 7-10 business days
- Funds can be transferred to your original instant issue card, or you can go to your closest company location and obtain a new instant issue card

Global Cash Card Visa Payroll Card is issued by Boff Federal Bank or MetaBank pursuant to a license from Visa U.S.A Inc., respectively. Global Cash Card MasterCard Prepaid Card is issued by Boff Federal Bank or MetaBank pursuant to license from MasterCard International Incorporated. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated. Boff Federal Bank and MetaBank, Members FDIC. Global Cash Card is an Independent Sales Organization ("ISO") pursuant to an agreement with Boff Federal Bank and MetaBank.

ACCESS STAFFING PAYCARD REFERENCE GUIDE

Global Customer Service (866) 395-9200



Why Use a Global Cash Card?

A Global Cash Card offers many benefits to cardholders in addition to eliminating the need to carry cash around all the time. Some of the benefits include:

- No Fee for upgraded Visa paycard within seven to ten days
- No Fee First transaction per pay period
- No Fee signature purchase transactions
- No Fee multi-lingual "Live Customer Service" 24x7x365
- No Fee for email or text alerts when card is loaded or for each activity
- No Fee to enrollment in Rewards Program
- No Fee for family members
- No Fee for on-line statements
- Pay bills on-line or direct to merchants
- No more check cashing fees or standing in line to cash checks
- No more lost or stolen checks
- No monthly maintenance fee
- Over 50,000 Allpoint Network and MoneyPass Network surcharge free ATM's
- Make card-to-card transfers
- No Fee automated telephone system
- No Fee for access to account balance on-line or on the telephone
- Telephone or online training tutorial for cardholders
- Bank teller cash withdrawals "to the penny"

Activating the Global Cash Card Paycard

Call 1-866-929-8096 or go to www.globalcashcard.com/activate to activate your "instant issue" paycard and follow the voice-prompts. During activation, select a 4-digit Personal Identification Number (PIN). This number is to be kept secret and will allow secure access to ATM's and point-of-sale retailers. Approximately 7-10 days after your first payroll deposit you will receive a personalized Visa prepaid card embossed with your name sent to your home address. Activate the personalized paycard. Your funds will automatically transfer from your "instant issue" paycard to your new personalized Visa paycard. *Please read your cardholder agreement and disclosure thoroughly.*

No Fee for the first transaction per pay period.

Activate Account On-Line

Go to the Global Cash Card website at: www.globalcashcard.com. Go to the Online Service Center and click Setup MY Account. Select a Username and Password. Upon future visits, only the Username and Password will be required.

Email and Text Alerts

Alerts can be set up for each deposit and when the paycard falls below a certain dollar amount. A cardholder can go online or call Global Customer Service to set up email, text or voice messaging alerts. **Standard carrier charges may apply.*

Two-Way Texting

The two-way texting mobile banking allows you to access your account anywhere, anytime. You can check your account balance, view recent debits/withdrawals, and view recent deposits. Sign up online or by calling Customer Service. **Standard carrier charges may apply.*

Changing Your PIN Number

Changing a Personal Identification Number (PIN) is quick and easy. Cardholders may change their PIN as often as they like, at no cost, by calling Customer Service. Changing PIN numbers helps protect cardholders against unauthorized paycard use.

How to Use Your Global Cash Card

Know Your Balance

Before you complete any transaction, know your balance to avoid decline transactions. Check your balance FREE online, call Customer Service, or sign up for mobile banking/two-way texting. *Do NOT check your balance at an ATM ... there is a \$1.00 transaction fee charged.*

ATM Cash Withdrawal

You can withdraw money from any Allpoint or MoneyPass Network ATM surcharge-free.

You can use your card at any ATM machine; however, additional fees may apply for ATMs outside these networks. *You must withdraw from checking when using an ATM.* You may not exceed more than 5 ATM transactions in a 24-hour period. Go to www.Allpointnetwork.com or www.moneypass.com to find an ATM closest to you.

Point of Sale Purchase

The paycard can be used to make a purchase:

- **If you select Credit:** There is **NOT** a fee charged with signature purchases. These purchases do not require a PIN. Use this option on all of your purchases as gas stations, retail stores, grocery stores, movie theaters, and many other merchants.
- **If you select Debit and use a PIN#:** This option is best used with your instant issue card or when you want additional cash back from the sale. The cost for this transaction is \$.50, but additional cash back is free.

Transfer to Bank Account

All or part of the money from a paycard can be transferred to an existing bank account. If this is the cardholder's first transaction of the pay period, this is a free transaction, otherwise the cost is \$1.00.

Use Paycard at a Gas Station

The best way to use your paycard at a gas station is to Prepay or Pay Inside instead of using it to pay at the pump:

- **Prepay:** Go inside the gas station and prepay the amount you want to pay for gas. Your paycard will be charged for that amount only. Then pump your gas until your transaction is complete.
- **Pay Inside:** Press ***Pay Inside*** at the gas pump. Pump your gas and then go inside and pay for the amount of gas used. Your paycard will be charged for that amount only.
- **Pay at the Pump: Not Recommended.** When you ***Pay at the Pump***, \$76.00 will be put on hold on your paycard. If you do not have that amount on your card, you will be charged a decline fee. After you finish pumping your gas, it takes two to three days for the transaction to be reconciled. After it is reconciled, if you used less than \$76.00, the amount not used will be credited back to your paycard account.

Use Paycard at a Restaurant

When using the paycard at a fast food restaurant, the paycard will be charged for the amount of the purchase. When using the paycard at a full service restaurant, most restaurants automatically add 25% gratuity to the bill to cover the cost of the tip. When the account is reconciled, any additional amount not used is credited back to the paycard. If the required amount is not available on the paycard, the card will be declined.

Use Paycard at a Hotel and Rental Car Agency

When using your paycard at a hotel or rental car agency, they may obtain as much as \$300.00-\$500.00 pre-authorization for your transaction. Up to a ten day hold may be placed on your paycard in the amount of the merchant's pre-authorization request. If the required amount is not available on your paycard, your card will be declined.

Internet Purchases

Internet purchases with your Visa paycard are free of charge.

If you have additional questions regarding your Global Cash Card, call 1-866-395-9200 or go to www.globalcashcard.com.

Global Cash Card Benefits and Features

Additional Deposits to Card

Cardholders may load additional funds to the paycard at MoneyGram locations for merchant fee. Additional payroll can be direct deposited to your paycard. Employers should call Global Cash Card Customer Service at 1-866-395-9200 for ACH Direct Deposit inquiries.

Family Cards

Cardholders may request at No FEE family cards for family members. A cardholder may transfer money from their paycard to the family in real time. The companion card only has access only to funds transferred to that card. This is highly used for children (especially college students), family members out-of-state, or family members out-of-the-country.

Rewards Program

Sign up for our exciting rewards program and receive many great benefits and discounts. We have an excellent PerksCard and Visa rewards programs. Sign up for these programs are free. Go to [www.globalcashcard.com/For Individuals/Rewards & Discounts](http://www.globalcashcard.com/For%20Individuals/Rewards%20&%20Discounts).

Money is Secure

Cardholder funds are protected by the use of a PIN and Regulation E and Visa Zero Liability Policy. Additionally, all card balances are guaranteed by the F.D.I.C.

Lost or Stolen Paycards

Report a lost or stolen paycard to Global Cash Card Customer Service immediately. Global Cash Card will freeze the card balance and reissue a new personalized paycard. If the cardholder has the instant issue paycard, Global Cash Card will transfer any money to that paycard so the employee has immediate access to the funds. All credit/signature transactions are guaranteed by Visa Zero Liability Policy. A PIN transaction is considered an authorized transaction. Cardholders are advised to never give out their PIN. Global Cash Card's Fraud Department handles each inquiry on a case by case basis. Call Customer Service 24/7/365.