



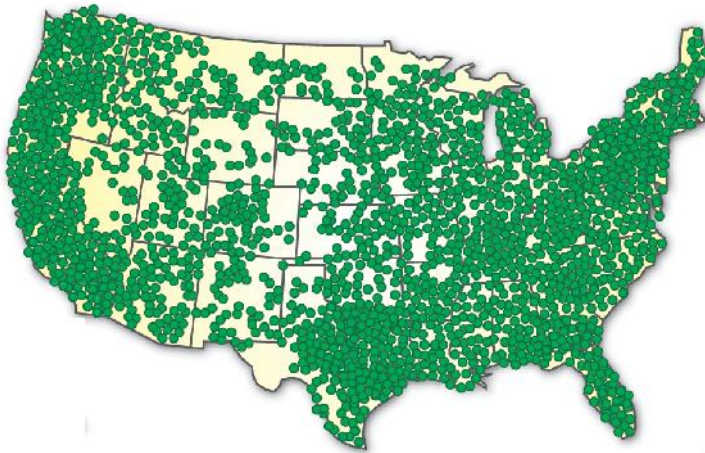
Safe to use ✓

Convenient ✓

Everyone Qualifies! ✓



Introducing the **Global Cash Card Paycard**- a great alternative to physical paychecks and even traditional bank accounts. The Global Cash Card is a great place to start for your electronic payment options.



The World's Largest Surcharge-Free ATM Network. Over 60,000 surcharge-free ATM locations worldwide.

### Shop

- Retail stores, convenience stores, gas stations, grocery stores, restaurants, Internet. On-line or in stores, use your paycard for purchases anywhere VISA is accepted.
- Use your paycard as a Credit (signature) transaction and there is **No Fee!**

### Get Cash

- Over 60,000 surcharge-free ATM locations Worldwide. Go to [www.allpointnetwork.com](http://www.allpointnetwork.com) to find the closest ATM to you.
- Use your pin to get "cash back" at many point of sale locations.

### Family Cards

- Receive up to five additional paycards for family members (students, military personnel, family out of the country) at No Fee.
- No Fee for card to card transfers. Cardholder only has access to money transferred to their paycard.

In destination, retail locations where your cardholders {already} shop, work and play.



CVS/pharmacy

Walgreens



Winn-Dixie



COSTCO WHOLESALE

SAFEWAY

# How it works:



1. Your wages will be deposited onto the **Global Cash Card Visa paycard** each pay period for immediate use.

2. Set up paycard alerts and two-way texting:

- Receive email and text message alerts when your paycard is loaded on payday
- Receive low balance alert when paycard balance falls below a predetermined amount
- Text and receive your paycard balance, activity, and payroll loads within seconds



3. **Access your money in many ways:**

- Make signature purchases with No Fee at any merchant that accepts a Visa paycard
- Withdraw funds at Allpoint Network surcharge-free ATM locations
- Receive cash back after making a debit purchase at many locations



3. **Benefits**

- Cashless transactions protect your money from theft
- No more check cashing fees, purchasing money orders or waiting on your paycheck
- Better money management and more accurate budgeting when you track your transactions from your smart phone, on-line, or on the phone

## How to get it:

Contact GT Independence Today at:  
1-877-659-4500

Questions regarding your new Global Cash Card Visa paycard contact us at:

949-751-0360 or visit us on-line at

## "No Hidden Fees" Detail

### PAYCARD PROGRAM

ENROLLMENT FEE/ANNUAL FEE/MONTHLY FEE	NO FEE
REWARDS PROGRAM ENROLLMENT	NO FEE
CARD REPLACEMENT	NO FEE
INACTIVITY FEE / MONTHLY (AFTER NINETY (90) DAYS OF NO TRANSACTIONS – LOADS ARE TRANSACTIONS)	\$3.00
PIN CHANGE	NO FEE
AUTOMATED/OPERATOR ASSISTED TELEPHONE	NO FEE
WEB SITE LOGIN	NO FEE

**FIRST TRANSACTION PER PAY PERIOD** NO FEE

### ATM – UNITED STATES

WITHDRAWAL (SURCHARGE FREE/ALLPOINT)	\$1.75
WITHDRAWAL (OUT OF NETWORK)	\$1.75
OTHER TRANSACTIONS	\$1.00

### ATM – OUTSIDE UNITED STATES

WITHDRAWAL	\$3.50*
OTHER TRANSACTIONS	\$3.25

### POINT OF SALE – UNITED STATES

SIGNATURE PURCHASE	NO FEE
PIN PURCHASE	NO FEE
DECLINE – SIGNATURE/PIN	\$0.80/\$0.45

### POINT OF SALE – OUTSIDE UNITED STATES

SIGNATURE PURCHASE	NO FEE*
PIN PURCHASE	\$1.75
DECLINE - SIGNATURE/PIN	\$1.50/\$1.25

### BALANCE INQUIRY

ONLINE/IVR/LIVE CUSTOMER SERVICE	NO FEE
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### MONEY TRANSFER WORLDWIDE (CARD TO CARD)

\$1 - \$2500 (DAILY LIMIT IS \$2,500)	NO FEE
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### BILL PAY

CARDHOLDER DIRECT TO MERCHANT	NO FEE
ONLINE	\$0.99
TELEPHONE/CONVENIENCE CHECK	\$1.50

\*CURRENCY CONVERSION FEE MAY APPLY

The Global Cash Card Visa Prepaid Card is issued by First California Bank and MetaBank™, member FDIC, pursuant to a license from VISA U.S.A. Inc.