

Your Guide to the Visa Prepaid Card

Use Your Card For Everyday and Special Purchases

It's Easy:

1. **Check Your Balance**—Know how much you have available on the card before you shop.
2. **Present and Sign**—Present the card to the cashier, sign the receipt, and go.
3. **Immediately Record**—Note how much you spend, and subtract it from your balance. Don't forget to immediately record your deposits and ATM withdrawals in the balance sheet included in your cardbook, too.

- Buy groceries, gas, clothes, gifts, movies, books
- Pay for electronics, repairs, dining, travel, and more
- Use it for phone, mail order and Internet purchases



Do More with your Visa Prepaid

You Have The Power of Visa: Get cash at millions of ATMs worldwide that display these symbols:



Purchase Security

When you use your Visa Prepaid Card to purchase personal property, you are protected in the event of theft, fire, vandalism, or weather. See your cardholder agreement for terms and conditions.

Lost or Stolen

Immediately call the phone number on your card carrier. Visa's Zero Liability* policy protects you 100% against unauthorized purchases.

Manage your Visa Prepaid online or on the go with Mobile App

Manage your Visa Prepaid Card 24 hours a day online (mapprepaid.com) or on your Apple or Android phone. You can check balances, view recent transactions, locate ATMs and Visa ReadyLink locations, and even setup transaction alerts.

*Visa's Zero Liability Policy covers U.S.-issued cards only and does not apply to commercial credit cards, ATM transactions, or PIN transactions not processed by Visa. Cardholder must notify card issuer promptly of unauthorized use. Consult issuer for additional details or visit visa.com/security.

It's Easy To Use

When making purchases at stores or restaurants:

1. Hand your card to the cashier or server
2. Sign the receipt
3. Take your card and keep a copy of the receipt

When making purchases using a PIN pad:

1. Swipe your card through the PIN pad
2. Press "credit" and sign the receipt
3. Or, if you want to get cash back, press "debit" and enter your PIN (many grocery stores and drug stores will give you cash back with a purchase)



To get cash from an ATM:

1. Insert your card and follow the steps on the screen
2. Enter your Personal Identification Number (PIN)
3. Select the amount of cash you want to withdraw
4. Be sure to take your card and receipt



Know How it Works

Your Visa prepaid card is easy to use for everyday purchases at millions of locations worldwide — anywhere Visa debit cards are accepted. Just remember some helpful hints and how to handle a few special situations:

Know your Balance

When you make a purchase or ATM withdrawal, record it in your Cardbook and deduct the amount from your balance immediately.

Gas Stations

Paying at the pump may result in a decline. Instead, go inside, pay the attendant a specific amount before you pump, and sign the receipt.

Restaurants

When paying a restaurant tab, keep in mind that you may need to have enough in your account for the dining bill and a 15-20% tip for the transaction to be approved.

Hotels

After check-out, the "hold" on your card may take a few days to be removed.

Rental Cars

Some rental car companies may require that you use a credit card to make a reservation. Your Visa Prepaid Card is always welcome for final payment.

Returning a Purchase

Each merchant location has its own return policy and will handle the return in the same manner as any other Visa transaction. You may receive a credit to your card, a cash refund, or a store credit. It may take up to one week for a credit to appear on your card.



Manage your card from your Apple or Android Smartphone

All the best online features of your MAP Visa Prepaid available right from your mobile phone. This application is free to download and makes it easy for you to bank on the go! Once you create a secure passcode for logging on, you'll have access to:



Check Balances

See current account balances for your checking, savings, and credit card accounts.

View Transactions

View recent transaction history in your checking and search for specific transactions by date, amount, or check number.

Suspend or Reactivate Cards

Control your card on the go by turning it on and off directly from the mobile app.

Locator

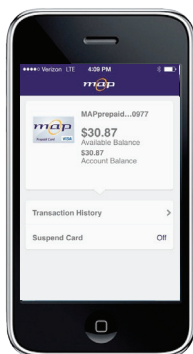
Using built-in Location Services or search by zip code and street address, you can find the nearest ATM to get cash or load funds onto your card by finding the nearest merchant that offers the Visa Readylink service.

Transaction Alerts

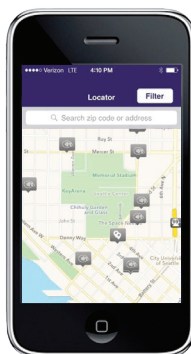
Manage your card's alerts, including daily and low balance alerts, approved and declined transaction alerts, or even request Balance Information via text message.



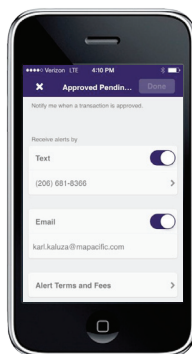
Your security is our priority. Mobile data transmissions and card information are protected by 128-bit encryption, just like when you bank online. Experience the freedom of mobile banking in the palm of your hands!



Check Balances

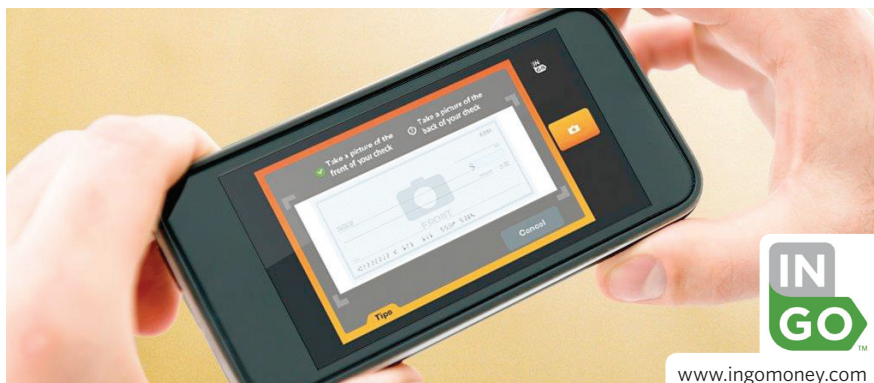


ATM Locator



Transaction

MAP does not charge a fee for mobile banking. However, third party message and data rates may apply. A supported mobile device is needed to use the Mobile Banking App. See the MAP Terms and Conditions for more information and fee schedule.



Load Checks Directly onto your Prepaid Card

Here at MAP, we know that loading money onto your Prepaid card is important. That's why we are so excited to welcome Ingo Money, a new app that lets you load approved checks directly onto your eligible MAP Prepaid card with your smartphone.

DOWNLOAD: Install the free Ingo Money app from the Apple App Store or Google Play onto your smartphone.

ENROLL: Create your Ingo account and enter your eligible MAP Prepaid card info into the app.

CLICK: Place your check on any solid background. Using your smartphone, take a photo of the front and back.

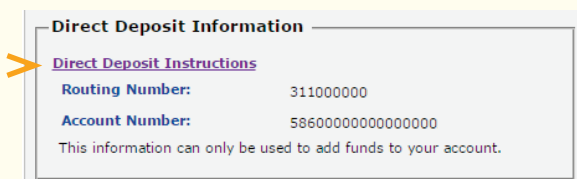
GO: Choose to access your money in minutes for a 1% or 4% fee depending on check type (with a minimum fee of \$5 per transaction), or in 10 days for no fee. Ingo does the rest.

Direct Deposit Paychecks to your Prepaid Card

Now you can have your employer deposit paychecks directly to you prepaid card. Your MAP Prepaid card makes it easy for your employer to directly deposit your pay into your account each pay period - similar to direct deposit.

To get started with direct deposit to your MAP Prepaid card, follow these simple steps:

1. Go to mapprepaid.com
2. Register your card
3. Click the "Direct Deposit Instructions" link in the Direct Deposit Information section



4. Follow the instructions that appear when you click the link; that's all it takes to have your paychecks deposited directly on to your MAP Prepaid Card!

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