

FREQUENTLY ASKED QUESTIONS

How do I use my card at gas stations?

The best way to use your card for gas is by seeing the attendant inside, and specifying how much you want to spend. Your card may be declined at the pump if you do not have adequate funds.

What if my purchase is larger than the amount on the card?

You should verify your balance before making a purchase. If the purchase amount exceeds your balance, the transaction will be declined. You can notify the merchant that you would like to use multiple forms of payment specify how much you'd like to put on your card, and then pay the difference with another card, cash or check.

How do I use my card at restaurants?

Some restaurants may verify that the card has enough funds to cover the purchase, plus a 15 - 20% gratuity. If the amount remaining on your card isn't enough to pay a tip, tell your server you'll pay the tip in cash.

HOW TO AVOID FEES

- Know your balance and check your balance online, through the app, or call before using an ATM or making a purchase.
- For best success, run your card as credit to avoid potential fees.
- Use cash advance to remove your entire card balance for a small fee by visiting any MasterCard® principal financial institution.
- You can run your card as debit when you make a transaction and ask for cash back.
- Utilize the direct deposit transfer service to send funds from your card to your bank account.
- Check your balance online or through customer service before using an ATM to avoid a decline fee.
- If your card is rejected at an ATM, never attempt over and over again. Some ATM providers impose a fee even for declined transactions. The card provider also imposes a fee for declined transactions.
- Watch gratuity as some merchants may authorize your card up to 25% more than the transaction to allow for gratuity, which can cause declined transactions and incur a decline fee.
- Update your temporary PIN before use. Do this by calling 877-287-2448.
- To avoid maintenance fees, use your card in a timely manner.
- If you want to split your payment between this card and another form of payment, you must specify to the cashier the amount you would like run on the card. Be sure you know the balance on your card before you do this kind of transaction.