

Everywhere Reward™ MasterCard

Frequently Asked Questions (FAQs)

Definitions

In these FAQs, “we” refers to MetaBank™ and “you” refers to the person who has received and/or is authorized to use an Everywhere Reward™ Card or “Card”.

Activating your Everywhere Reward Card

Do I need to activate my Card?

Yes, you must activate your Card, set your PIN and check your available balance before you can use it. Please call the activation number, which is included on the sticker affixed to your Card, and follow the instructions to complete the activation process. Use your PIN to access your account information at anytime over the phone.

Why should I register my Card?

You should register your Card online at www.everywherereward.com. By registering your Card, you will be able to make purchases online and over the phone. You also will be able to check your Card's transaction history and balance free of charge at www.everywherereward.com.

Using your Card

Who can use my Card?

The person who receives and signs the Card can use the Card.

Is the Card a credit card?

No, the Card is a prepaid card, loaded with a specific dollar amount. You can use the Card to make signature debit purchases through the expiration date shown on your card, providing a balance is remaining on the card.

How do I make a purchase with my Card?

Look for the MasterCard brand mark at the point of sale. Using your Card is similar to using most other signature-based debit or credit cards. At the time of the purchase, give the Card to the merchant. If asked, swipe the Card through the keypad and push “credit” and sign the purchase receipt. If you press “credit” and the merchant does not accept Debit MasterCard cards, your transaction may be declined. Each time the Card is used, the transaction amount and any applicable fees are automatically deducted from the Card balance. Spending is limited to the value available on the Card.

What if I want to purchase an item that costs more than the balance on my Card?

To make a purchase greater than the balance on your Card, you will need to do the following:

- Have a second form of payment available that is accepted by the merchant to cover the difference – examples of payment options include cash, check, debit card or credit card.
- Tell the cashier in advance how much to deduct from your Card – the second payment method must cover the difference.

Note: Not all merchants will permit transactions to be split between two payment methods.

What should I do if my Card is declined?

If a transaction is declined, the merchant will let you know. To avoid a decline, first verify that there are sufficient funds on the Card by doing one of the following:

- Visit www.everywherereward.com (you must first register your Card to view your balance online).
- Call the automated voice response unit at 1-800-818-3474. The phone number is also provided on your Card. Or you can visit www.everywherereward.com and follow the prompts to check your Card's balance at no charge.

What if I change my mind and want to cancel a purchase?

You may cancel or request that a merchant cancel a transaction initiated with your Card prior to completing the transaction, while you are still present at the point of sale terminal where you initiated the transaction.

If the transaction is cancelled prior to the transaction amount being submitted for authorization, no hold will be placed on your funds.

If authorization for a transaction has been obtained for a purchase transaction initiated with your Card and the transaction is cancelled prior to completing it, it will take up to ten days for the authorization hold to be removed from your Card. Funds that are subject to an authorization hold may not be available for your use until the hold has been released.

Where can I use my Card?

Subject to the restrictions set forth in the Cardholder Agreement and in these Frequently Asked Questions, you can use your Card to pay for goods and services wherever Debit MasterCard cards are accepted, as long as there are sufficient funds available on the Card. Look for the MasterCard brand mark at the point of sale.

Can my Card be used to obtain cash from an ATM?

No.

Can I use my Card at gas stations?

Yes. However, when you are paying at the pump, since the station does not know how much you are going to buy, the merchant may check to see if you have sufficient funds to cover the purchase. The amount deemed to be sufficient by the merchant may vary and may be larger than the purchase you expect to make. In this case, an authorization hold may be placed on your Card for this larger amount. Only the final amount of your transaction will actually be debited from your Card, but the total amount that is subject to an authorization hold may not be available for your use until the hold has been released (which may take up to ten days). You may be referred to a gas station attendant to complete a transaction initiated at the pump.

- If you do not have such sufficient funds available on your Card, your transaction may be declined.
- If you plan to buy a limited amount of gas, we recommend giving your Card to the station attendant and stating exactly how much gas you want to purchase, instead of swiping your Card at the pump, to avoid a decline of your Card.

Can I use my Card at restaurants, hotels or rental car companies?

Yes. However, you should be aware that an estimated tip or other expenses above the purchase amount, may be added to the amount that is used to check whether you have sufficient funds on your Card when you use your Card at restaurants, hotels, rental car companies and certain other merchants. In this case, an authorization hold may be placed on your Card for this larger amount. Only the final amount of your transaction will actually be debited from your Card, but the total amount that is subject to an authorization hold may not be available for your use until the hold has been released (which may take up to ten days).

- If your bill plus the estimated tip or other expenses exceeds the amount on your Card, the Card may be declined.
- Should this occur, ask the merchant to deduct a specific amount from the Card and use another method of payment — such as a credit or debit card, cash or check for the balance or tip. Note: not all merchants will permit transactions to be split between two payment methods.

Can my Card be used to make purchases online?

Yes, you can use your Card to make purchases online at your favorite stores' sites that accept Debit MasterCard cards. However, you must register your Card first at www.everywherereward.com.

What types of purchases or activities are not possible with my Card?

Your Card can be used to pay for debit purchases in stores, over the phone and online wherever Debit MasterCard cards are accepted.

However, you may not use your Card:

- For recurring bill payments;
- For illegal transactions;
- To fund gambling transactions on the Internet;
- For PIN-debit transactions at the point of sale; or
- At ATMs.

In order to use your Card for online and telephone purchases, you must first register your Card at www.everywherereward.com. If you have not registered your Card, such transactions will be declined.

Can I use my Card for purchases outside of the United States?

Yes, if any transaction initiated with your Card is for an amount in a foreign currency and the transaction is not declined, such transaction will be converted to U.S. dollars under the current rules of MasterCard. We will charge a fee that is one percent (1%) of the converted amount for MasterCard transactions. If a transaction is converted to U.S. dollars before it is entered into MasterCard, the conversion rates, fees and charges of the entity that did the conversion will apply.

Why is the amount shown as “pending” different than the amount I actually spent at that merchant?

At certain merchants, such as restaurants, hotels and car rental companies, an estimated tip or other expenses above the purchase amount, may be added to the amount that is used to check whether you have sufficient funds on your Card when you use your Card at restaurants and certain other merchants. (See the section titled “**Can I use my Card at restaurants, hotels or rental car companies?**” above.) Only the final amount of your transaction will actually be debited from your Card. In that case, we'll place on hold the full amount requested for authorization. While the money is placed on hold, it isn't debited from your Card until we get the FINAL, correct amount from the merchant. The correct amount will be reflected in your transaction history.

Another case where the amount you spent may look different from the “pending” amount from a merchant is in the case of a gas station. (See the section titled “**Can I use my Card at gas stations?**” above.) If you're paying for gas at the pump, the machine will send through a preliminary authorization to make sure your Card is valid and that you have sufficient available funds. We will place on hold the amount requested by that merchant to cover the potential cost of filling up your tank. Again, this is just a hold on the money until we receive the final amount you spent on gas. Once this transaction settles, you'll see the correct amount reflected in your transaction history.

Will the entity that gave me the card be able to see everything I've purchased with my Card?

If you activate the Card and are the only person with access to your Card number, no one else will be able to view transactions associated with your Card.

Why is there an unfamiliar merchant name listed in my transaction history? I don't remember shopping there.

There are several reasons why this might happen. Some stores are part of a larger corporation that may have a different name than the store name. And other merchants may choose to do their card processing under a different company name. However, if you see a transaction that doesn't match up with any recent purchases, please follow the procedures in the section below: “**What should I do if my Card is lost or stolen?**”.

What should I do if my Card is lost or stolen?

If your Card is lost or stolen, call 1-800-818-3474 immediately. In order to obtain a replacement Card, you will be required to provide your Card number and certain other identifying information. You will not be liable for transactions initiated with your Card that we identify as unauthorized. However, we may investigate any claim of unauthorized activity involving your Card or ask you to provide an affidavit in connection with your claim of unauthorized activity. If our records show that there are still available funds on your Card in excess of applicable fees, including customer service, replacement Card and mailing fees, we will cancel your lost or stolen Card and send you a replacement Card. The value loaded to your replacement Card will be the available balance remaining on the original Card at the time it is cancelled plus the value of any transaction(s) we identify as unauthorized, less the amount of any applicable fees.

Can I add more money to my Card?

The company from which you received the Card may load additional funds to the Card from time to time. However, you cannot add additional money to the Card as it is a Non-Reloadable Card.

How long can I use my Card?

You can make purchases and conduct other permitted transactions using your Card until the expiration date shown on the Card, providing a balance is remaining on the card.

Checking your Card Balance

How do I know the value/balance of my Card?

When you call to activate your Card, you must also check your available balance. You also can check the balance of your Card at any time by doing one of the following:

- Visit www.everywherereward.com (you must first register your Card to view your balance online).
- Call the automated voice response unit at 1-800-818-3474, which phone number is also provided on your Card and posted on www.everywherereward.com and follow the prompts to check your Card's balance at no charge.

What should I do with my Card once the value is depleted?

Hold on to the card to continue to receive recurring incentive payments from the Card issuer. Please destroy the card if you are no longer participating in the program and your Account balance is zero.

Card Fees

Are there any user fees associated with my Card?

Yes, the following fees will apply to your Card:

- Live agent customer service fee of \$2.00 per live operator call (this fee will be refunded for any call regarding an error relating to your Card that we determine to be our responsibility)
- Lost/stolen Card replacement fees as outlined in the Terms and Conditions.
- Foreign currency transaction fee of 1% of converted amount (if applicable)

Is there a fee for calling customer service?

There is a live agent customer service fee of \$2.00 per live operator call. This fee will be refunded for any call regarding an error relating to your Card that we determine to be our responsibility.

There is no charge for checking your Card balance or transaction history online or through the automated voice response unit.

Issuing Bank

What financial institution issues the Card?

The Card is issued by MetaBank. Please review the Cardholder Agreement posted on www.everywherereward.com and enclosed in the Card package.

Are my funds FDIC-insured?

The funds associated with your Card will be held by MetaBank, a regulated federal savings bank. The funds are not insured by the FDIC unless the card is registered. Once the card is registered, the funds are FDIC insured. To register your Card, please go to www.everywherereward.com.