

Frequently Asked Questions?

What is the Virginia Way2Go Card® Debit MasterCard®?

The Virginia Way2Go Card® Debit MasterCard® is not a credit Card. It is an FDIC-Insured Bank Debit Card issued by Comerica Bank. No credit check or bank account is required to enroll. Your Card is welcomed everywhere MasterCard is accepted.

Instead of mailing you a check or receiving direct deposit to your bank account, your funds will be automatically credited to your Card account. You can make purchases only up to the available balance on your Card.

How to get my personalized Virginia Way2Go Card® Debit MasterCard®?

Simply complete the enrollment authorization form by filling out all necessary fields located on the last page of this document. **PLEASE NOTE THAT ALL OF THE REQUESTED INFORMATION MUST BE PROVIDED, INCLUDING YOUR SIGNATURE, FOR YOUR ENROLLMENT TO BE PROCESSED.**

- When your Card arrives, follow the easy instructions to activate your Card, select your PIN, and get your available balance.
- If you have questions regarding your enrollment or payments please call your Payroll Office.

How is the Virginia Way2Go Card® Debit MasterCard® different than direct deposit?

You access your money by using the Virginia Way2Go Card® Debit MasterCard® when making purchases or getting cash at ATMs and teller windows. With direct deposit, your paycheck is deposited into your bank account. If you already receive direct deposit, your paycheck will continue to be deposited in your account, unless you make a switch.

Why Switch from Checks?

When your paycheck is sent electronically, it gets to you more quickly and safely. It protects you from lost or stolen checks and the time it takes to replace them.

How Can I Save Time and Money with the Card?

- Avoid waiting for your check to arrive in the mail, waiting in line to deposit or to cash the check, or dealing with lost or stolen checks.
- Save money by avoiding check cashing fees.
- A personal bank account or credit check is not required.

How can I Get Cash with the Card?

- Ask for cash back with your purchase at your favorite merchant location.
- Make cash withdrawals at a MasterCard Member Bank or Credit Union teller windows or ATMs.



Shopping Flexibility and Power:

Your Card is welcomed everywhere MasterCard is accepted, including your favorite retailers, grocery stores, pharmacies, restaurants, online/internet retailers, automotive services, and millions of other locations worldwide.



Pay Your Bills Online:

Visit your biller's website to pay your bill with your Card.



Get Cash Back with Purchases:

Ask for cash back at your favorite U.S. locations.



Gas Stations:

It's easy to buy fuel. Simply pay at the pump, or prepay with your Card inside the store.



Dining:

Use your Card at your favorite restaurants and cafes.



Deposit Notification by Phone or Email:

Register your mobile phone to receive notifications and alerts at www.GoProgram.com or **1-800-961-8423**.



The Virginia Way2Go Card® Debit MasterCard® Card is issued by Comerica Bank pursuant to a license by MasterCard International Incorporated.

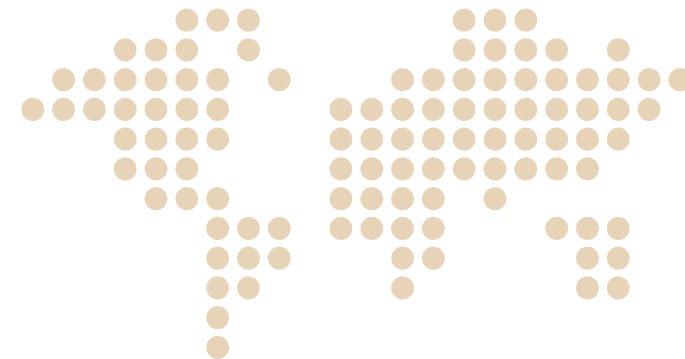
Virginia

Way2Go Card® Debit MasterCard®

Enroll Today

Way2Go Card®

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Virginia Way2Go Card® Debit MasterCard® Authorization Form

To get your paycheck via your personal Debit MasterCard®, simply complete all of the information on the form below and return it to your agency payroll department.

PLEASE PRINT CLEARLY

NAME (First, Middle, Last)	Suffix
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DATE OF BIRTH (Month/Day/Year)	<input type="checkbox"/> Male	<input type="checkbox"/> Female
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ADDRESS 1 - Street Address

ADDRESS 2 - Apartment/Suite Number, P.O. Box, etc.
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CITY	STATE	ZIP
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SOCIAL SECURITY NUMBER	PHONE NUMBER (Please include area code)
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EMPLOYEE NUMBER	<input type="checkbox"/> Deposit my net pay
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AGENCY NAME AND NUMBER	<input type="checkbox"/> Deposit fixed amount \$ _____ (your net pay must be direct deposit)
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I authorize my employer to deposit my pay directly into my Debit MasterCard® account. I understand that in the event my employer notifies MasterCard® that i am not entitled to the funds deposited to my account. MasterCard® is authorized to debit my account for the amount of the adjustment. I recognize that the deposit of my net pay shall be made by electronic means and am aware of the potential charges for this card. I understand that in the event MasterCard® is not able to deposit any electronic transfer into my account due to any action I take, my employer cannot issue the funds to me until the funds are returned to my employer by MasterCard®. I certify that I am at least 18 years of age.

EMPLOYEE SIGNATURE	DATE
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NOTICE

Your debit MasterCard® will be mailed in a plain white envelope for security purposes. Your pay will be deposited on your card within 2-3 pay periods. Please call your Payroll Office for any questions regarding this option.

Fee Schedule	
This fee schedule lists the fees that will be withdrawn from your Card account balance, except where prohibited by law.	
Description	Cost/Fee
ATM Balance Inquiry	No Fee at any ATM
Calls to GO Program Live or Automated Customer Service	No Fee
Cardholder Alerts & Deposit Notifications** – Email, Phone or Text Message	No Fee
Mailed Card Account Transaction History	No Fee
Online Access to Card Account Information – Via www.GoProgram.com	No Fee
Point-of-Sale (POS) purchase transactions and Online Purchases – PIN or Signature	No Fee
Funds Transfer (to a U.S. bank account owned by you) – Via Interactive Voice Response (IVR) or Web Portal	No Fee
Teller-assisted Cash Withdrawals	No Fee at any MasterCard Member Bank or Credit Union teller windows located in the U.S.
ATM Withdrawals (In-Network)	No Fee at MoneyPass locations located in the U.S.
ATM Withdrawals (Out-Of-Network)**	<ul style="list-style-type: none"> • Two (2) for no fee per month • \$1.00 for each additional ATM withdrawal
Bill Pay	<ul style="list-style-type: none"> • No Fee via Merchant website • \$0.50 per transaction via www.GoProgram.com
Card Replacement	<ul style="list-style-type: none"> • One (1) for no fee per replacement cycle of 5 years • \$5.00 for each additional Card • Standard Delivery (7 to 10 calendar days)
Expedited Card Delivery Fee	Expedited Delivery (2 to 5 calendar days); \$20.00 per request
International ATM Withdrawal Fee*	<ul style="list-style-type: none"> • \$1.35 for each international ATM transaction • International Transaction Fee also applies
International Transaction Fee	3% of transaction amount for each ATM cash withdrawal, purchase transaction, or teller-assisted cash withdrawal conducted outside of the U.S.
Inactivity Fee***	\$1.25 per month after 14 months of inactivity following the activation of your Card

* You are responsible for all charges and fees imposed by your mobile carrier or internet service providers.

** ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Read the screen message carefully for information related to surcharges before you press "Enter." You will have the option to cancel the transaction and go to another ATM. You may use PNC, MoneyPass and Alliance One ATMs for no Surcharge fee.

*** Inactivity is defined as no purchases, call to the automated or live customer service, cash withdrawals, ATM balance inquiries, funds transfer for 14 consecutive months. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.