

SIGN UP TODAY!

GET YOUR PAY DEPOSITED AUTOMATICALLY



To A U.S. Bank AccelaPay® Card!
And Avoid The Hassle Of Paper Checks!

About the AccelaPay Card

It is a MasterCard® prepaid debit card issued by U.S. Bank that is a convenient alternative to receiving paper checks. Your pay will automatically be deposited to your card each payday. You have access to your funds right away and you can use it to make purchases or get cash wherever MasterCard debit cards are accepted. It's that simple!

Getting Started Is Easy!

- 1** Sign up today! Submit the completed Payroll Enrollment Form to the Payroll Department. Your card will be arriving in the mail within 2 weeks after the completed Enrollment Form has been submitted to Payroll.
- 2** Your pay will be automatically deposited to your card on payday
- 3** Use your card anywhere MasterCard debit cards are accepted

MAKE PURCHASES | GET CASH | PAY BILLS | TRACK SPENDING

The AccelaPay Card offers a full suite of features and benefits for all your banking needs.

- **Easy to get** – There is no cost to enroll, no credit checks¹, and no bank accounts required
- **Widely accepted** – Make purchases anywhere debit cards are accepted (in stores, restaurants, online, over the phone, etc.)
- **Saves time and money** – No expensive check cashing fees or trips to the bank
- **Safe** – You don't need to carry cash with you. If you lose your card, it can be replaced and your card balance restored. Your funds are protected by MasterCard Zero Liability² and are FDIC insured
- **Reliable** – Receive your payments on time
- **24/7 access** – Call our customer care center or go online to get real time account information
- **Balance Alerts**³ – Request email or text notifications for activities such as the addition of funds or low balance
- **Mobile Banking App** – Check your account balance and view your transaction history from your mobile phone!
- **Pay bills online**⁴ – Directly through the biller or using the online bill management service

¹ Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. If necessary, we may also ask to see your driver's license or other identifying documents.

² MasterCard Zero Liability/Protection from unauthorized purchases if card is lost or stolen. Protected by MasterCard Zero Liability. Covers U.S. issued cards only. Does not apply if a PIN is used. You must immediately report any unauthorized use. Other conditions apply. See Cardholder Agreement for details.

³ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

⁴ The online bill manager is provided by an unaffiliated third party. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours. The AccelaPay Card is issued by U.S. Bank National Association Member FDIC. © 2012 U.S. Bank.



LOOK FOR YOUR CARD IN THE MAIL!

For security reasons, your card will arrive in a **plain, white, windowed envelope** with a Fargo, North Dakota (ND) return address. You will need to activate your card over the phone before using your card.



YOUR ACCELAPAY CARD AT A GLANCE

CARD FEATURES

Pay Your Bills Online

The online bill management service includes a biller directory that helps you log onto your billers' websites and complete payment information with just a few clicks.

Track Your Balance

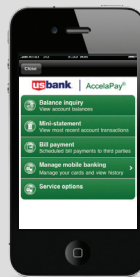
Online, by text, mobile app, phone or ATM.¹

Account Alerts

Request email or text notifications for activities such as the addition of funds or low balance.

Gas Stations

When purchasing gasoline using the pay-at-the-pump option, a maximum hold of up to \$100 will be placed on your account to initiate your transaction. This amount will be held until the actual transaction



amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

Mobile App

Perform a balance inquiry and view transaction history using the AccelaPay Mobile Banking App. Available in the iTunes store, Android Market, or at www.accelapay.com.

Fees

Some fees may apply. A complete fee schedule will be included in your card packet.

Purchases – Free

Cash Back with Purchases – Free

(select debit on the authorization machine)

ATM Withdrawal

U.S. Bank ATM – Free
MoneyPass ATM – Free
Other ATMs – \$2.00

International ATMs – \$3.00²

The owner of a non-U.S. Bank or non-MoneyPass ATM may also charge a fee.

Nearest ATM locations – www.usbank.com/locate or www.moneypass.com

MasterCard Bank Teller Withdrawal

First withdrawal per load – Free

Additional – \$3.00

Customer Service

Automated phone system – Free

Online – Free

Live representative – 3 free calls per month

Additional call to live representative – \$3.00

Monthly Statement

Online – Free

Paper statements by mail (if requested) – \$2.00 per month

Inactivity

Inactivity for 90 consecutive days – \$2.00 per month

Balance Inquiries

Automated phone system – Free

Online – Free

Mobile Inquiries/Alerts – Free³

U.S. Bank or MoneyPass ATM – \$0.50

Other ATMs – \$1.00

International ATMs – \$2.00²

ATM Transaction Declined

U.S. Bank or MoneyPass ATM – Free

Others – \$0.50

International – \$0.50²

Card Replacement

Standard card replacement (3-5 days) – \$5.00

Emergency card replacement (2 days) – \$15.00

CUSTOMER SERVICE

Please direct all of your AccelaPay Card questions to the 24/7 Customer Care Center – **866-363-4134** – or online at www.accelapay.com

¹Fees may apply to all ATM transactions. Other non-U.S. Bank or non-MoneyPass ATM owners may assess a surcharge fee. ²A 3% foreign transaction fee also applies. ³Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

Maryville U.S. Bank ATM Locations:

Northwest Student Union and Northwest The Station

120 S. Main Street, Maryville, MO 64468

1621 S. Main Street, Maryville, MO 64468

For additional ATM locations visit www.usbank.com/locate and www.moneypass.com

