

## TransCard – Customer’s Frequently Asked Questions

### How quickly can I access funds that have been loaded to my card?

*Immediately!*

### Where can I use my reloadable card?

*After your card has been activated and funded, you have the ability to immediately access cash at ATMs displaying the MasterCard Acceptance mark.*

*You may also use your card to pay for goods and services at Point of Sale (POS) retail merchants that accept MasterCard prepaid cards utilizing the MasterCard Brand mark printed on your card. (Many merchant locations will provide a “cash back” option with your purchase.)*

### How are my funds secured?

*Your prepaid reloadable card is protected by a unique Personal Identification Number (PIN) as well as security measures designed to protect you from misuse of the card.*

### What if I forget my PIN for my reloadable card?

*A new PIN can be assigned to you by calling customer service at 800-416-6372. You will be asked to provide your name, address, city, state, zip, date of birth, Social Security Number, and the last three (3) transaction amounts before your PIN can be reset to the default PIN.*

*Before you can use your card, you will be required to call the automated voice system at 800-416-6372 and select another PIN.*

### How do I check the balance on my card?

*Go to [www.localfirstbank.com](http://www.localfirstbank.com) and select the link for prepaid, payroll, and gift cards. The path is Personal > Banking > select the appropriate card. For payroll cards the path is Business > Cash Management > select payroll card. Select the Account Summary tab to find out your account balance or visit any ATM displaying the network logos on the back of the card (fees may apply).*

*You may also check your balance by calling 800-416-6372 and following the prompts for a balance inquiry.*

### What if my reloadable card balance is not an even amount or less than the minimum ATM dispense amount?

*You may deplete the remaining balance on your card in a Point of Sale (POS) transaction.*

*You may also elect to move the remaining balance to your bank account by going to [www.localfirstbank.com](http://www.localfirstbank.com) and selecting the link for prepaid, payroll, and gift cards. Select the “card to bank” move option or call customer service for assistance with this option.*

*If you need information on these services, please contact customer service at 800-416-6372.*

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### **What if I insert my card in an ATM and the machine does not give it back?**

Contact the ATM owner or call the TransCard Customer Service Center at 1-800-416-6372. The Customer Service Center will provide assistance in issuing you a new card.

### **Will I be charged a fee at an ATM?**

Most ATM owners will charge a nominal fee, which typically ranges from \$1.00 to \$2.50. This amount will be deducted from your available card balance at the time of the transaction in addition to any fees outlined in the Cardholder Terms & Conditions.

Note: If you use a MoneyPass ATM, the ATM owner will not charge any fees in addition to those outlined in the Cardholder Terms & Conditions.

### **Is there a dollar limit on ATM withdrawals?**

The Cardholder Agreement specifically states that, for security purposes, there are limitations on the use of your Card to obtain cash at an ATM or from a bank.

You may withdraw no more than \$500 per day. In addition, the ATM operator or network may impose additional limitations on ATM transactions.

### **Is my card linked to a bank account?**

Your card is not associated with a traditional bank account and there are no minimum balances required.

### **How do I report my card lost or stolen?**

Pursuant to the Terms and Conditions of your Cardholder Agreement and Disclosure Statement, it is your responsibility to immediately report your card lost or stolen.

You may do this by contacting TransCard customer service at 800-416-6372.

### **Can gift cards be used in ATMs?**

We do not use ATMs for gift card transactions. PINS are not provided for Gift Cards.

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	<b>Can Gift Cards be used for cash advance transactions?</b>
	No.
	<b>When is the monthly maintenance fee assessed on the reloadable prepaid card?</b>
	<ul style="list-style-type: none"> <li>• <i>If a card is activated prior to the 15<sup>th</sup> of the month, it will be assessed the Monthly Maintenance Fee between the 1<sup>st</sup> and 8<sup>th</sup> day of the following month. (Activated June 5, Fee between July 1<sup>st</sup> and July 8<sup>th</sup>.)</i></li> <li>• <i>If the card is activated after the 16<sup>th</sup> of the month, it will be assessed the Monthly Maintenance Fee two months after activation. (Activated June 20<sup>th</sup>, Fee between August 1<sup>st</sup> and August 8<sup>th</sup>)</i></li> </ul>
	<b>What is the minimum age for card purchase?</b>
	16 years of age
	<b>Why am I unable to make several loads per day via deposit to my reloadable cards?</b>
	<i>Two deposits are allowed on reloadable prepaid cards per 24 hour period. If you try to load more than 2 deposits, you will receive an error. You will be able to make another deposit 24 hours after the first deposit load.</i>
	<b>What steps must be taken prior to making a transfer from my reloadable cards to my deposit account?</b>
	<i>Prior to moving funds to a deposit account, set up the account in the Money Move feature on the TransCard website.</i>
	<b>When do cards expire?</b>
	<p><i>The actual plastic gift cards expire after 7 years; however, any balance can be transferred to a new card.</i></p> <p><i>The actual plastic reloadable cards expire after 3 years.</i></p>
	<b>Can fees be waived?</b>
	No. Fees can never be waived.

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	<b>Where can I locate the Admin Number on the Gift or Reloadable Card?</b>
	<i>The admin number is located on the bottom right corner of the back of the card.</i>