

AccelaPay Frequently Asked Questions

Getting the Card

What do I do after I receive the card?

After receiving the card in the mail, you must call 866-363-4134 to activate the card and choose your PIN.

Using the Card

How do I make a purchase with my card?

Your card works much like other prepaid or debit cards. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you shop.

How can I get cash with my card?

There are three ways to get cash with your AccelaPay Visa:

- Use your AccelaPay Visa to get cash at virtually any ATM in the U.S. and around the world.
- Receive cash withdrawals at Visa issuing banks or credit unions.
- Use the cash-back option at thousands of merchants nationwide, like major retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

How do I get cash at a bank or credit union?

Make sure to know your balance. The teller will not have access to this information. Ask the teller for a cash withdrawal in the amount you wish to withdraw. Keep your receipt and keep track of your remaining balance.

How do I get cash back from a merchant?

When the authorization machine asks for credit or debit, select 'debit'. Enter your 4-digit PIN. Select 'Yes' for cash back. Enter the amount, press 'OK'. There is no fee to get cash back with purchase.

Features

How can I check the available balance on my card?

You can obtain your current available balance in three ways:

- View your account online at www.accelapay.com
- Do a balance inquiry at an ATM
- Call the toll-free Customer Care Center at 866-363-4134
- Check balance through text message to U.S. Bank*

* Click the Alerts tab on the cardholder website to sign up for Balance Inquiry via text. There is a \$0.25 fee per inquiry. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

Can I pay my bills from the AccelaPay website?

Yes. After you login to the AccelaPay website, select the Bill Pay link and accept the Subscriber Agreement. You have the option to set up payees and payment options. Payment options include one time payment, pay at a future date and pay automatically at regular intervals. The Bill Pay fee is only \$0.99 per payment. Compare this to the average cost of a Money Order (\$0.79) and stamp (\$0.44). Bill Pay offers a savings of almost a quarter for each payment made.

Can I add other funds to my card?

No. Only trust deposits made by First Capital can be deposited to your card. **Please allow three business days to process unscheduled deposits.**

Fees

What fees are associated with this card?

You will also receive the list of potential fees with your card carrier. They are as follows:

- Withdrawals at U.S. Bank or MoneyPass ATMs are Free. The nearest location can be found at usbank.com/locate or www.MoneyPass.com. A \$1.50 fee will be assessed for each non-U.S. Bank or non-MoneyPass ATM withdrawal. (ATM owners may also assess their own fee for each transaction.)
- If the account is inactive for 90 consecutive days a \$2.00 fee per month will be assessed. The fee is charged each month until the account becomes active again or until the balance reaches \$0. A trust deposit is considered activity.
- A \$10.00 fee for overdrawing your account. Usually a purchase that exceeds the available balance will not be approved. Occasionally, some restaurants and gas station pay-at-the-pumps may only authorize a small amount. Once the full transaction amount posts a couple days later, if you do not have sufficient funds, it may result in a negative balance.
- The first 3 calls each month to the AccelaPay Customer Care Center in which you speak to a live representative are free. Each additional call per month is a \$3.00 fee.
- Standard card replacement is Free, and the card will arrive in 3-5 business days via standard U.S. mail. For expedited card replacement a \$15.00 fee will be assessed. The card will arrive in 2 business days via UPS.
- View your monthly statements for Free online at www.accelapay.com. A \$2.00 fee will be assessed each month if paper statements are requested.

Customer Service

Can I contact my local bank for customer service on my AccelaPay Visa Card account?

No. You must direct all of your AccelaPay Visa Card questions to the toll-free Customer Care Center line. You may also utilize the web site, www.accelapay.com, for inquiries.

AccelaPay Card Customer Care Center: 866-363-4134

