

Here is your Bank of America® CashPay® Visa card.



Your new Bank of America CashPay® Visa® card is enclosed.

IMPORTANT:

This carrier is your CashPay User Guide.

Please keep for future reference.

About your Bank of America CashPay Visa card:

- Your pay is deposited into your card account by 9 a.m. every payday.
- Your CashPay card gives you convenient access to your pay without carrying around a lot of cash.
- If your card is lost or stolen, immediately call **1.866.213.4074**. For assistance for the hearing impaired, call the TTY line at **1.866.656.5913**.

Activate your card immediately.

- **Visit www.bankofamerica.com/cashpay or call **1.866.213.4074** (TTY line at **1.866.656.5913**).**
- When prompted, create a four-digit Personal Identification Number (PIN) to use at ATMs.
- Your card is now ready to use—shop everywhere Visa® debit cards are accepted or get cash from an ATM or bank teller.
- Sign the back of your card.

How to use your CashPay card:

Visa merchant purchases:

1. Know the balance and present your card.
2. If you are asked to enter your PIN, choose “credit.”
3. Sign your receipt, take it and keep track of your balance.

Purchase and/or cash back at the Point of Sale:

1. Know your balance and swipe your card.
2. Choose “debit” and enter your PIN.
3. Select the amount you would like to get in cash if desired.
This amount will be added to the amount of your purchase and the total will be deducted from your account.
4. Take your cash, your receipt and keep track of your balance.

At the ATM:

1. Insert your card and enter your PIN.
2. Select “checking” to make a withdrawal or “checking” and “balance inquiry” to check your balance.
3. Enter the amount you want to withdraw.
4. Take your cash, your card and receipt. Using your CashPay card at ATMs outside of the United States is subject to the network availability of each country.

Where to use your Cash Pay card:

- Make purchases everywhere Visa debit cards are accepted and at pinned point-of-sale merchant locations.
- Get cash back at pinned point-of-sale terminals.
- Access cash at more than 1 million ATMs worldwide.

Important information

Read your CashPay Agreement for important information about your account. When you use your CashPay card or any of the CashPay services, or authorize others to use them, you agree to the terms and conditions in the CashPay Agreement. This carrier is your CashPay User Guide. Keep it and refer to it for customer service and transaction information.

BEFORE YOU USE YOUR CARD:

Read the information on both sides of this carrier and activate your CashPay card.

For your protection

- You must first activate your card by calling customer service or by using the website.
- **Zero liability:** If your card is ever lost or stolen, we will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in the CashPay Visa/ATM Deposit Agreement.
- **Fraud monitoring:** We review how and where your card is being used in order to block potential fraud if abnormal patterns are detected.
- **Bank of America Privacy Policy:** We protect your Customer Information from disclosure to third party marketers who want to sell you their own products and services.
- **Purchase Security:** Add an extra level of security with your Visa Card. If an eligible item you bought is stolen or damaged due to covered circumstances within 90 days of your purchase, you can be reimbursed.*

*Certain terms and conditions, and exclusions apply. In order for coverage to apply you must use your covered Visa card to secure transactions. Please refer to your online Guide to Benefits, which can be found at www.bankofamerica.com/cashpay.

Transaction limitations

- **ATM Withdrawals:** You may withdraw up to \$1,000 from an ATM during any 24-hour period.

ATM Safety Tips

Safety tips when you use your Bank of America® CashPay card at ATMs. Be aware of your surroundings at ATMs.

- If you notice anyone or anything suspicious or unsafe when you approach an ATM, use another ATM or return later.
- At enclosed ATMs, close the door completely. Don't open vestibule doors while you are making your transaction.
- When you use a drive-up ATM, be sure passenger windows are closed and your doors are locked.
- If you must use an ATM at night, consider taking someone with you.
- The activity around Bank of America ATMs may be monitored/recorded by surveillance cameras.**

Protect your card by keeping it in a safe place. If your CashPay card is lost or stolen, simply contact Bank of America customer service immediately and you're safeguarded against unauthorized card transactions.

Protect your privacy. Do not share your PIN with anyone or write it down, especially on your card. While at an ATM, enter your PIN discreetly at the keypad. After completing your transaction, be sure to put away your card, cash and transaction record before exiting the ATM area. Use your transaction record for easy record keeping.

Request emergency assistance. If you need emergency assistance, call 911 from the nearest telephone. Report all crimes immediately to law enforcement and your local banking center. If you have a complaint about the security of a Bank of America ATM, call Bank of America Corporate Security at 1.800.222.7511.

**Activity around Bank of America ATMs is monitored/recorded in New York.

CashPay Customer Service

If you need help at any time, Bank of America is ready, around the clock.

Automated account information options in English or Spanish: **1.866.213.4074**

- Check your balance
- Find the date and amount of your last deposit
- Change your PIN
- Check recent transactions

English or Spanish speaking customer assistance: **1.866.213.4074**

TTY assistance for the hearing impaired: **1.866.656.5913** Outside the U.S. – call collect: **1.423.262.1650**

With live customer service, you can:

- Activate your card
- Report a lost, stolen or damaged card
- Change your name or address
- Ask questions about your statement
- Get an emergency cash transfer via Western Union.
Fees may apply for this service.

Secure online assistance in English:

www.bankofamerica.com/cashpay

- Balance inquiry
- Transaction history
- Dispute form/affidavit
- ATM locator
- PIN change
- Frequently asked questions

Special transactions:

Gas Stations: Paying at the pump may cause a hold of up to \$100; consider paying inside and signing the receipt.

Restaurants: Restaurants may verify you have enough in your account for the dining bill. Make sure you have enough funds to cover any added tip.

Hotels: The hotel may hold the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, the hold may take days to be removed.

Auto Rentals: You may use your CashPay card for final payment for a rental car, but a credit card may be necessary to reserve a rental car.

Returning a Purchase: Store return policies vary. You may receive a credit to your account or a store credit. A credit to your account may take a week to process before funds are available for use.

Paying Bills: Pay bills automatically, directly from your CashPay account.

Don't forget to activate your CashPay card before use: **1.866.213.4074 or go online to: **www.bankofamerica.com/cashpay****

Bank of America, N.A. Member FDIC.
©2017 Bank of America Corporation.

CDC-07-17-0543.0

