

Get your funds automatically deposited to a U.S. Bank AccelaPay® Card instead of hassling with paper checks!



We are pleased to offer you the benefit of a payday convenience - Direct Deposit or the U.S. Bank AccelaPay® Card.

AccelaPay Card: With the AccelaPay Card, your pay will be deposited onto a prepaid card. Use it to make purchases or get cash wherever Visa® is accepted.

OR

Direct Deposit: By choosing traditional direct deposit, your pay will be deposited directly into your checking or savings account each payday.

About the AccelaPay Card

It is a Visa® 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 Visa debit cards are accepted. It's that simple!

Benefits

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)

Save 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 Visa 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

Features

Balance Alerts³ - 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! Available at www.accelapay.com, in the iTunes store or Android market

Pay bills⁴ - Directly through the biller or using an online bill management service

Using the Card:

- No monthly account maintenance fee
- No fee to make a purchase
- No fee to get cash back with purchases
- No fee to check your balance online or through our automated customer care center
- No fee to review recent transactions or check your balance using the free AccelaPay Mobile App

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 Visa Zero Liability protects you against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use. See your 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 N.A. Member FDIC.
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Sign Up Today!



U.S. Bank AccelaPay Card

Look for Your Card in the Mail

For security reasons, the card will arrive in a plain, white, windowed envelope with a Fargo, North Dakota (ND) return address.



Make Purchases

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.

Get Cash

ATM – Withdraw cash at any U.S. Bank, MoneyPass® or Visa/Plus® ATM

Teller Withdrawal – You can go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card

Cash Back – Get cash back at no cost when you make purchases at places like retail or convenience stores. Select 'debit' on the authorization machine and select 'yes' for cash back

Check Your Available Balance

Online – View account online at www.accelapay.com

Text – Sign up to receive free email or text alerts¹

Mobile App – Perform a balance inquiry using the AccelaPay Mobile Banking App

ATM – Perform a balance inquiry at an ATM²

Phone – Call the Customer Care Center at **866-363-4134**

¹ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

² Some fees may apply. Please see your card packet materials for additional details.

Account Alerts

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

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.

Download the AccelaPay Mobile Banking App!

Check your account balance and view your transaction history all from your smart phone! Available at www.accelapay.com, in the iTunes store or Android Market.

Fees

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

FEE DESCRIPTION
Purchases – Free Cash back with purchases – Free (select debit on the authorization machine)
ATM Withdrawal U.S. Bank ATM – Free MoneyPass ATM – Free Others – \$1.50 International – \$1.50 ¹ The owner of a non-U.S. Bank or non-MoneyPass ATM may also charge a fee. ¹ A 3% foreign transaction fee also applies Nearest ATM locations – www.usbank.com/locate or www.MoneyPass.com
Visa Bank Teller Withdrawal – Free
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
Overdraft – \$10.00
Card Replacement Standard card replacement (3-5 days) – Free Emergency card replacement (2 days) – \$15.00

Customer Service

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

