

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



FM 99688 110001 0004

COMMERCIAL PREPAID CARD
M1: M0010014 M2: M0020266 M3: M4:
M5: M0050016 M6: M0060015 M7: M0070003
M8: M9: M0090017 M10:
MONTREAL QC H3 Z2Y7

Congratulations and Welcome to Bank of America's Commercial Prepaid Card Program.

IMPORTANT:

This carrier is your Prepaid Card User Guide.

Please keep for future reference.

Activate your card today.

- **Activate your Visa debit prepaid card online at www.bankofamerica.com/commercialprepaidcard or call 1.866.213.8564 (TTY line at 1.866.656.5913).**
- Sign the back of your card for merchants to validate your identity when using your card.
- When you call to activate your card, you will select a Personal Identification Number (PIN) if this feature was selected by your sponsor. Your PIN is the access code to your account for all pinned point-of-sale purchases and ATM transactions. Memorize this number and do not share with anyone.

How to use your card:

Visa merchant purchases at retailers:

1. Know the balance and present your card.
2. Choose "credit" and check the amount that appears on the screen.
3. Sign the receipt if asked to sign, take a copy for your records and keep track of the remaining balance.

To make purchases greater than the amount on your card:

1. First, pay the difference by cash, check or debit /credit card.
2. Then, provide your card to pay the difference.

Purchase and/or cashback* at the Point of Sale:

1. Know the balance and swipe your card.
2. Choose "debit" and check the amount that appears on the screen.
3. Enter your PIN.
4. If you want cash back, select the dollar amount and approve the total dollar amount.
5. Take the cash, your card, receipt and keep track of the remaining balance on your card.

Important information

Read your Commercial Prepaid Card agreement for important information about your account, including fees for certain transactions and services. When you use your card or authorize others to use it, you agree to the terms and conditions in your Commercial Prepaid Card agreement. For details about how to use your card, read both sides of this carrier.

At the ATM*

1. Insert your card and enter your PIN.
2. Select "checking" to make a withdrawal or "balance inquiry" to check your card balance.
3. Enter the amount you want to withdraw.
4. Take your cash, your card and receipt.

Using your card effectively at ATMs outside of the United States is subject to the network availability of each country. Please see ATM Safety Tips section on the back of this carrier.

Other uses:

To use your card to make purchases via phone, Internet or mail order, you must first register your card online at www.bankofamerica.com/commercialprepaidcard

* ATM access and cash back features are available on your card only if your sponsor selects those options and you select a PIN via the IVR or web.

BEFORE YOU USE YOUR CARD

Read the information on both sides of this carrier and activate your card online at www.bankofamerica.com/commercialprepaidcard or call: **1.866.213.8564**

For your protection

- Keep a record of the prepaid card number in a safe place. If your card is lost or stolen, you will need your card number to request a replacement.
- Bank of America's "Zero Liability" Policy: If your card is lost or stolen, we will reimburse you for any unauthorized transactions (subject to certain terms and conditions set forth in your Commercial Prepaid Card agreement).
- Bank of America Privacy Policy: We protect your customer information from disclosure to third party marketers who want to sell you their products and services.

ATM Safety Tips

Safety tips when you use your 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 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

Prepaid Card Customer Service

24 hour Automated Customer Service: 1.866.213.8564

Automated account information options include (English/Spanish):

- Card Activation
 - PIN creation and changes
 - Check account balances and recent transactions
 - Speak to a Customer Service Representative
- Customer Service Representative (English/Spanish): 1.866.213.8564
- Respond to questions about transactions on your account statement
 - Update your profile
 - Reset your PIN
 - Activate your card
 - Process lost, stolen, or damaged card
 - Investigate fraudulent transactions

There may be a charge for the above services so please check the Schedule of Bank Fees that you received with your card. TTY assistance

for the hearing impaired: 1.866.656.5913 Outside the U.S.— call collect, 423.262.1651

Secure online assistance in English at www.bankofamerica.com/commercialprepaidcard

Use the Internet to get help. Log on to www.bankofamerica.com/commercialprepaidcard for secure, Web-based service, including:

- Online statements
- Update your profile
- ATM locator
- Balance inquiry
- Transaction history
- Frequently asked questions
- Dispute form/affidavit

Special transactions:

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.

Hotel Transactions: The hotel clerk will verify that your card has sufficient funds to pay an estimated bill for the number of days you have requested. The amount of the estimated bill will be "held" in your account, making that amount unavailable for other purchases. When you check out, the "hold" will be removed and the final bill amount will be deducted from your card.

Car Rental Agencies: Some rental car companies may require that a credit card be used to make a reservation and may not allow a prepaid card to be used. However, your card will always be accepted for final payment (provided the funds are available).

Gas Station Transactions: "Pay at the pump" gas stations may secure an authorization/approval on your card as a set limit above the final amount/price of gas you put in your vehicle. For instance, they will authorize the transaction for \$75. This is done to ensure that adequate funds are available to cover the final purchase. You must go inside the gas station and speak with the clerk. Tell the clerk that you want to purchase \$10 in gas and to authorize the transaction for \$10. Also, let the clerk know that it will be a CREDIT transaction.

Online Purchases: Online purchases are subject to the merchant's security policy governing the acceptance of bank cards. If your card had an available balance AND your online purchase was declined by the Internet merchant, the decline would be based on the merchant's security policy. The transaction amount may be held against the available balance on your card for seven days, since funds were approved for the online purchase, even though the merchant declined the transaction due to their security policy.

Split Transactions: Sometimes you will not have enough money on your card and it will be rejected. If this occurs, you can still make the purchase, but you must FIRST pay the remaining balance with either cash, check, or a credit card and then use your card for the remainder of the balance. For instance, if you have \$2.82 on your card and your purchase is for \$20, pay the sales clerk the \$17.18 and use your card for the remaining balance. The clerk should authorize your card as a CREDIT card transaction. The balance will then be taken down to \$0, and if your card is not a reloadable card, you can dispose of it. If it is a reloadable card, save it until more funds are loaded by your sponsor.