



# Getting Paid Just Got Easier!

## Easy ways to get your pay FOR FREE!

The FIRST transaction after you are paid is FREE when using one of the following:

- **POS Store Purchase - Debit** (including cash-back, where available)
- **US Post Office Money Order**
- **Electronic Transfer to a bank account**
- **Request a Check**
- **ChekToday** - Convenience checks
- **Allpoint® ATM Withdrawal**
- **Over-the-Counter at any Visa participating bank**

**Crouse Hospital** is providing you with a great new benefit, the rapid! PayCard® Visa® Payroll Card. You can automatically deposit your paycheck onto a debit card so you have instant access to your cash the same morning of your payday!

It's easy, more secure than cash, and saves you money over check cashing fees.

### What is the rapid! PayCard?

rapid! PayCard is a payroll debit card which means you can only spend the money you have on your card. The rapid! PayCard does not require a credit check. It can be used at ATMs, retail stores, gas stations, grocery stores worldwide and wherever Visa debit cards are accepted.

- **SAVE MONEY** - much less expensive than check cashing
- Get cash 24 x 7 at any Allpoint® ATM, America's Largest SURCHARGE FREE Network
- Access to your money by 9am (CST) on payday
- No cost to enroll
- No credit check required
- **Safe & Secure** – your money and card are protected!
- Shop online or by phone
- Make purchases using your rapid! PayCard Visa card anywhere Visa is accepted.
- No more stolen or lost checks
- Free, bilingual customer service



**Have your pay automatically deposited to your rapid! PayCard  
Contact your Payroll Department now!**

FAQs about the rapid! PayCard Visa Card

# Welcome to the rapid! PayCard® Visa® Payroll Card

## What is a rapid! PayCard Visa Card and where can I use it?

It is a prepaid card that does not require a credit check; therefore, only an identity check is needed and most people qualify. It allows you to collect and spend your pay without hassle or inconvenience. A rapid! PayCard can be used at millions of ATMs and merchant locations worldwide, wherever Visa debit cards are accepted. This card provides you with added safety and security over carrying cash.

With your PIN, you may use your card to obtain cash from any Point-of-Sale ("POS") device, as permissible by merchant that bears the Visa®, Interlink®, STAR®, Accel/Exchange®, brand. With your PIN, you may use your card to obtain cash from any Automated Teller Machine ("ATM") that bears the Visa®, STAR®, Accel/Exchange®, or Allpoint® brand. All ATM transactions are treated as cash withdrawal transactions.

## What is the difference between the personalized rapid! PayCard and the instant issue rapid! PayCard?

The first card you receive is the instant issue rapid! PayCard. It has a Visa brand mark but it does not have your name embossed on it. When you call Customer Support 1-888-RAPID 14 (1-888-727-4314) to activate this card you may also request a FREE upgrade to a personalized card with your name embossed on it. When the personalized rapid! PayCard arrives in the mail (7-10 business days) the instant issue card remains fully usable until you activate your new personalized card.

## When will my payroll funds be available on my rapid! PayCard Visa Card?

Your pay will typically be available by 10:00 am EST in the morning on your payday. You can check your balance then or anytime by calling 1-888-RAPID 14 (1-888-727-4314) or by visiting [www.rapidfs.com](http://www.rapidfs.com).

## What happens if I lose my rapid! PayCard? What should I do?

Most importantly, your money is protected with Visa Zero Fraud Liability. Just call 1-888-RAPID 14 (727-4314) to report it lost/stolen and request a new card, or ask your employer for a new card. Call 1-888-RAPID 14 (press 0) and tell the representative this is a replacement card. There will be a charge of \$10 for a replacement card.



**Obtaining Your Card:** The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask you for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying document.

## Is this payroll direct deposit different from other types of direct deposit?

Not at all. The funds are deposited on your card immediately. The only difference is this is a prepaid card account and not a checking account.

## How do I apply for a rapid! PayCard and get started with Direct Deposit?

It's easy to apply for your own rapid! PayCard. Just ask your employer or the Payroll department of your company for a rapid! PayCard direct deposit form.

## Can I add additional funds to my rapid! PayCard?

The rapid! PayCard is fully portable. This means that you can take the card to any other employer (second or part time job), regardless of who gave the card to you and sign up for a direct deposit payment. In addition, you can direct deposit your income tax refund, social security benefit, military pension, or any other payment that can be direct deposited. Please login to [www.rapidfs.com](http://www.rapidfs.com) to access your direct deposit account number or ask one of our Customer Service Representatives.