

Visa® Payroll Debit Card

Your first bank teller cash advance (not ATM withdrawal) per pay period is free. Go into bank lobby / do not use ATM or fees will be charged.

Gas purchases: Pay at pump is not possible (this would put large hold on other funds on card for 24-48 hours)

Best Uses

- Use FREE and UNLIMITED for point of sale purchases, and that includes “Cash Back”
- Load cash manually onto the card at participating MoneyGram® and Visa® Readylink Locations
- Pay bills and make purchases online
- Receive a 2nd card for sharing money with family
- Receive text message alerts including:
 - Funds added
 - Low balance
 - Weekly balance and more
- Use with your 2nd or next job
- Use with any and all direct depositors (tax refund, unemployment, government benefits, etc.)
- Check balance for free over the phone
- Manage your account online at www.tfgcard.com

Any bank; Not ATM. Ask for CASH ADVANCE They may require identification.

Cardholder Fees

Service	Fee
Cardholder setup and enrollment fee	Free
Online account statements/account management	Free
Purchases at (POS) terminals	Free
Cash back at retail point of sale (POS) terminals	Free
Toll-free telephone account balance inquiry	Free
Cardholder monthly maintenance fee	Free
Optional Cardholder Services	
Text message direct deposit/low balance alert	\$0.29
ATM transactions	\$1.90
Bank teller cash advance (after one free per pay period)	\$5.00
Additional cards for family members US or International	\$10.00
International ATM cash withdrawals	\$4.00
International ATM other transactions	\$2.00
Online bill pay (2 bill pays per month, then \$1.00)	\$2.95
Personal banking services (live)	\$3.95
Paper account statements	\$2.00
Replacement card fee	\$10.00
Telephone VRU Transactions/card-to-card transfers	\$0.50
Card-to-bank account transfers	\$2.95
Point of sale denial fees	\$0.50



Card Features and Fees

[\(Refer to Brochure\)](#)

Key Points On Card Features and Fees

1. **Online statements are free and available any time.** To set this up, users go online to www.tfgcard.com and click on the small “First Time Enrolling?” link in the upper right of the screen. Cardholders enter their card number and pin, and then set up a login and password. This can be done with the temporary cards. **If paper statements are requested, there will be a fee.** The website also lists all fees under “Terms and Conditions” at the bottom.
2. **Cardholders can get a free balance by calling the number on the back.** However, if they request additional information, such as transaction details, paper statements, etc. There will be a fee. So if they **hang up or end the call after getting the balance, there should be no fee.**
3. **To get funds from a bank, cardholders get one free transaction per pay period. To do this, they must go to a bank teller – any bank – not an ATM- and request a cash advance** from the card. They must know their balance beforehand – the teller will not be able to tell them the balance. The bank may require identification. ATM withdrawals will always have fees – \$1.90 plus any bank fees. A good way to get cash can be by requesting additional cash back when making a purchase. (Example, when buying groceries, pay with the card and request additional cash back.) There is no fee for this on the card.
4. **Pay at the pump is turned off on the cards.** To purchase gas, cardholders must go inside. This is for cardholders benefit. Paying at the pump with any card will put a hold on \$100 of funds on the card for 24-48 hours. This is usually not good for cardholders.