



READY FUNDS\$[®]

EZACCESS[®] OVERDRAFT PRIVILEGE

eZaccess Overdraft Privilege - a secure, smart solution

It covers transactions that exceed the balance in your account, eliminating the inconvenience of rejected debit card or ATM transactions.

Enrollment is easy!

- ▶ Visit www.readyfunds.net/cardholderservices and select the eZaccess Overdraft Privilege link to learn more and enroll in this new feature.
- ▶ Read "What You Need to Know About Overdrafts and Overdraft Fees" and click "I Agree" to consent to our standard overdraft practices and authorize us to pay overdrafts on your prepaid debit card from ATM and everyday prepaid debit card transactions.
- ▶ Enroll into the eZaccess Overdraft Privilege program. After you enroll, it may take up to one business day before you can use the feature.
- ▶ We will verify your eligibility and send you an email confirmation.

How Do I Use Overdraft Privilege?

- ▶ When you are ready to use the Overdraft Privilege feature, you may activate an eZaccess Overdraft Privilege request up to your approved amount. Go to www.readyfunds.net/cardholderservices
- ▶ We are not required to approve any request to access Overdraft Privilege, but if we do approve your request we will load funds to your prepaid card in the amount of your request. You may then use your card for transactions up to the amount that we loaded. You may use your card for:
 - ▶ ATM Transactions
 - ▶ Point-of-Sale Purchases (every day prepaid debit card transactions)
 - ▶ Automatic Bill Payments
- ▶ Once you have made one Overdraft Privilege request, you may not make another request until you have deposited funds to your card to fully repay the amount we loaded to your card.
- ▶ While we are not required to approve any request for Overdraft Privilege, we will not approve more than 2 per month or 12 per year.

What fees will I be charged to use this feature?

- ▶ Each time you request and we approve an Overdraft Privilege, we will charge you a one-time Overdraft Privilege fee of \$35 to load the funds to your card. We do not charge additional fees when you use your card to access those funds, but our standard Bill Payment, ATM and bank teller withdrawal fees may apply (ATM operators might also charge fees).
- ▶ If you repay the full amount of your Overdraft Privilege request (the amount we loaded to your card) within 24 hours, we will waive the \$35 Overdraft Privilege fee.

For more information, contact us today: Toll Free: 1.877.323.9363 • Web: readyfunds.net

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