

A better payday for you.

Money Network™ Service: How To Guide

Important Information and Instructions



Money Network
 7000 Goodlett Farms Pkwy., Suite 200
 Cordova, TN 38016-4916

PAY TO THE ORDER OF _____

THE SUM OF _____

ISSUER NUMBER

TRANSACTION NUMBER

Issued by MetLifeBank, member FDIC. Member Bank, 7000 Goodlett Farms Pkwy., Cordova, TN 38016-4916.



⑈ 155347 ⑈ ⑆084003997⑆ 99⑈00001317⑈

Welcome!

The Money Network MasterCard® Paycard and Money Network™ Checks (your “Account”) offer you a complete and convenient package of services you can use to instantly access and manage your money. We’ll deposit your pay directly into your Account every payday so you have immediate access to your money.

How to:



Keep your Paycard secure.

Keep your Paycard even if you only use the Money Network Checks; you will need your Paycard to access your Account information over the phone or online and also to write Checks.

Your PIN keeps your Account and the money in it secure. You should not give your PIN to anyone for any reason. If you can’t remember your PIN, call 1-800-903-4698 and tell the Customer Service Representative that you need to create a new one.



Check your Account balance for free.

Check your Account balance in three easy ways, for free!

- 1. Online.** Visit www.moneynetwork.com to view your Account balance, at any time, free of charge.
 - Click on the MONEY NETWORK SERVICE FOR WALMART link.
 - Enter the 16-digit number on the front of your Paycard and your PIN in the login fields, then click the LOGIN button.
 - Select ACCOUNT HISTORY from the main menu.
 - Your current balance information will be displayed along with a list of recent transactions made with your Paycard.

2. At any Walmart store or Sam’s Club checkout register.

- Tell the cashier that you want to do a balance inquiry.
- Swipe your Paycard and enter your PIN.
- Your balance will be printed on a receipt.

3. By phone.

Listen to your Account balance at any time, free of charge, by calling 1-800-903-4698.

- Select the option to hear your balance.
- Enter the 16-digit number on the front of your Paycard and your PIN to log in.



Make a purchase at a store.

Once your purchases have been rung up:

- Swipe or present your Paycard.
- Follow the prompts on the screen.
- Enter your 4-digit PIN or sign for the transaction.

Note: Process may vary by merchant. Certain transaction limits may apply. Please see the Transaction Limit Schedule in the Terms and Conditions for more information. Cash back can be received at participating merchants when your 4-digit PIN is used.



Make a purchase at a gas station.

Give your Paycard to the gas station attendant to pre-pay for gas and avoid a pre-authorization. As with most debit cards, if you pay at the pump, merchants will pre-authorize your purchase and place a “hold” on a set dollar amount on your Account that is higher than the actual purchase amount. The balance is released once the payment is processed, which can take up to three days.



Get cash at any Walmart store or Sam’s Club checkout register.

Use your Paycard at any Walmart store or Sam’s Club checkout register to withdraw up to 100% of your pay from your Account at no charge.

- Tell the cashier that you want to withdraw cash and the dollar amount.
- Swipe your Paycard and enter your PIN.
- Once approved, the cashier will give you the cash amount you requested and a receipt.

Note: See Transaction Limit Schedule.

How to:



Get cash at an ATM.

Swipe or insert your Paycard:

- Enter your PIN.
- Select WITHDRAWAL from CHECKING.
- Enter the dollar amount you want to withdraw.
- Take your cash and your receipt.

Note: First ATM transaction per pay period for associates is free, however, an additional fee or surcharge may be applied by the ATM owner or operator. See Transaction Limit and Fee Schedule in Terms and Conditions.



Reload your Account.

In addition to having your Wal-Mart pay go straight to your Account, you can add money to your Account in three more ways:

- 1. Direct deposit of other payments (free).** Different types of payments can be loaded directly onto your Account including money from a second job, tax refunds, child support and government benefits. Go online to www.moneynetwork.com or call 1-800-903-4698 to learn more.
- 2. Through Walmart stores.** As a Wal-Mart associate, you can load additional funds onto your Account for free at Walmart stores with cash, a PIN-debit card, or by cashing a payroll or government check at any register.

Note: Former associates must pay the Walmart load fee listed on the Fee Schedule, which will be deducted from the Account balance.

- 3. Through participating merchants or at a Western Union location near you.**

To find a location, visit www.moneynetwork.com.

Note: Load fees for this option may vary by merchant. See Transaction Limit Schedule.

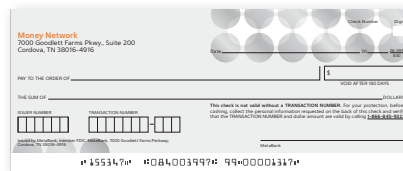


Use a Money Network™ Check.

Money Network Checks can be used to pay bills, such as rent and utilities. You can also write a Check to yourself each payday and cash it for free at any Walmart store or Sam's Club location to get 100% of your wages without charge, or anytime later to access the money available on your Account. Money Network Checks must be activated before they can be cashed. Please refer to your step-by-step instructions included with your checks.

- Call 1-800-903-4698 to request more Checks at no additional cost.
- Additional check cashing locations can be found by using Money Network locator tool on www.moneynetwork.com.

Note: See Transaction Limit Schedule. Fees may apply for check cashing outside of Walmart and Sam's Club locations.



Pay bills online with your Paycard.

Log into your Account at www.moneynetwork.com and click on the *My MasterCard Billers* link to make a payment. *My MasterCard Billers* allows you to:

- Search for billers that accept Debit MasterCard.
- Save them to your custom list.
- Access your billers' websites to make payments using your Paycard.
- Set up e-mail reminders that automatically inform you when approaching payments are due.

You can also go directly to your billers' websites to pay your bill using your Account number and bank routing number. Go to www.moneynetwork.com or contact Customer Service for assistance.

Note: A "biller" is any company that bills you for a service. Examples include electricity, gas, cable, Internet and cell phone.

How to:



Manage your Account online or over the phone.

Access your Account information at any time, free of charge, by visiting www.moneynetwork.com or by calling 1-800-903-4698. All you need is the number on the front of your Paycard and your PIN to log in to:

- Set up alerts at www.moneynetwork.com to receive your Account balance daily or once a week via e-mail or text message.
- Request a personalized card.
- Hear or view your Account balance and transaction activity.
- Change your PIN.
- Request a statement.*
- Request a secondary Card for a family member or dependent.*
- Transfer funds from your Account to a bank account.
- Send funds to a secondary Card.*

Note: Your cellular phone carrier's standard rates or other charges for receiving text messages may apply.

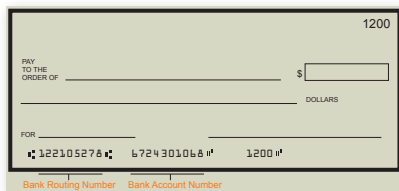
* Fees may apply. See Fee Schedule in Terms and Conditions.



Transfer money from your Account to other bank accounts.

Before you can initiate a transfer, you will need to:

- Obtain the BANK ROUTING NUMBER and BANK ACCOUNT NUMBER from a personal check tied to the bank account that will receive the funds (see example below).



- Find out if the bank account is a CHECKING or SAVINGS account.

Once you have the required information:

- Go to www.moneynetwork.com or call 1-800-903-4698 and access your Account.
- Select the option to transfer funds to a bank account and follow the instructions.

Note: Transfers initiated on a banking business day prior to 5:00 PM CST will be available at the designated bank account on the next business day. Transfers completed after 5:00 PM CST or on weekends and holidays will be available at the designated bank account on the second business day.



Request a secondary Card.

Sharing your money with family and dependents is easy!

- Request a secondary Card linked to your Account online at www.moneynetwork.com or by calling 1-800-903-4698.
- You can transfer money from your Account to a secondary Card when you need to, or you can set up recurring transfers with a set amount online at www.moneynetwork.com or by calling 1-800-903-4698.
- Your family member or dependent can use the secondary Card to shop, pay bills, get cash back and withdraw cash from ATMs. Once they reach a zero balance, they must wait for you to send more funds to the secondary Card.

Note: Fees may apply to secondary Cards. See Transaction Limit Schedule.



Get a personalized Paycard (optional).

Request a new Paycard with your name embossed on the front by calling 1-800-903-4698. The personalized Paycard is offered at no charge.



Report a lost or stolen Paycard or Check.

Call 1-800-903-4698 to report your Paycard or Check lost or stolen.

Lost or stolen Paycards or Checks must be reported as soon as possible.

- 1. Lost or stolen Money Network Paycard.** We will send you a replacement Paycard. You can use your Money Network Checks to access your money until your Paycard arrives. Your balance will be transferred automatically from your lost or stolen Paycard to your new Paycard when you activate it.
- 2. Lost or stolen Money Network Check.** A Customer Service Representative will research the Check's status to confirm that it has not been cashed and will restore the funds to your Account. If additional time is required to research the Check's status, please allow up to 30 days to restore the Check amount to your Account.



Free transactions and services for associates.

- Initial Account enrollment packet Free
- Monthly Account maintenance Free
- Direct deposit of your Wal-Mart pay Free
- Load cash on Account at Walmart store Free
- First ATM transaction each pay period¹ Free
- Cash withdrawal at Walmart store and Sam's Club cash registers Free
- Cash back at participating merchants Free
- Purchases | signature-debit and PIN-debit¹ Free
- Money Network Check | use, cash at Walmart store or Sam's Club locations and reorder Free
- Transfer funds to your bank account Free
- Balance updates | text message² or e-mail Free
- Balance inquiry | www.moneynetwork.com or by phone Free
- Balance inquiry | Walmart store or Sam's Club checkout Free
- Live Customer Service Free
- Lost or stolen Paycard replacement | standard delivery Free



Fee-based transactions and services for associates.

A fee will be deducted from your Account balance for certain services and transactions, including:

- ATM transaction (one free per pay period)¹ \$2.00
- Lost or stolen Paycard replacement | rush delivery \$10.00
- Optional periodic paper statement \$0.50

Please read your Terms and Conditions, including the Fee Schedule and Transaction Limit Schedule, for more information.

1 An additional fee or surcharge may be applied by an ATM or POS owner or operator and/or any network used in connection with the transaction.

2 Your cellular phone carrier's standard rates or other charges for receiving text messages may apply.