

The U.S. Bank AccelaPay® Card

The fast, safe and easy way to receive your funds!

With the AccelaPay Card, your funds will be deposited onto a prepaid Visa® card. There is no credit check and no bank account required¹. You can use it to make purchases or get cash wherever Visa debit cards are accepted. To learn more about the AccelaPay Card, check out the video at <http://articus.com/usbank/accelapay-video/>

How Does It Work?

Purchases

The AccelaPay Card can be used at millions of places that accept debit cards. There is no cost to make purchases in stores, over the phone or online. When making a purchase, you should **know your available balance**, and always select **“CREDIT”** on the authorization machine.

Note: When using some Automated Fuel Dispensers you should know that U.S. Bank may hold \$75 from your account to initiate your transaction. If you do not want funds held or you do not have enough money in your account, you can pre-pay the cashier for your gasoline purchase.

Getting Cash

Teller Withdrawal – You can go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card

ATM – You can withdraw cash at any Visa/Plus® ATM. The nearest location can be found at: www.usbank.com/locate or www.MoneyPass.com

The owner of a non-U.S. Bank or MoneyPass ATM, however, may also charge a fee.

Cash Back – You can ask for ‘cash back’ when you make purchases at places like the grocery store or convenience store. Just select **“DEBIT”** on the authorization machine and select **“YES”** for cash back.

Check Your Available Balance

Online – View account online at www.accelapay.com

Text – Sign up to receive free email or text alerts*

Mobile App – Perform a balance inquiry using the AccelaPay Mobile Banking App

ATM – Perform a balance inquiry at an ATM**

Phone – Call the Customer Care Center at **866-363-4134**

* Standard messaging charges apply through your mobile carrier and message frequency depends on account settings

** Some fees may apply. Please see your card packet materials for additional details.

Customer Service

If you have any questions about your AccelaPay Card, visit our web site or call our toll-free Customer Care Center line.

Phone: 866-363-4134

Online: www.accelapay.com



Using the Card:

- Make purchases
- Get cash
- Pay bills
- Track spending

¹ Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. If necessary, we may also ask to see your driver's license or other identifying documents.

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Sign Up Today!

ACT®

usbank®

U.S. Bank AccelaPay Card

Benefits

Easy to get – there is no cost to enroll, no credit checks¹, and no bank accounts required

Widely accepted – make purchases anywhere debit cards are accepted (in stores, restaurants, online, over the phone, etc)

Save time and money – no expensive check cashing fees or trips to the bank

Safe – you don't need to carry cash with you. If you lose your card, it can be replaced and your card balance restored. Your funds are protected by Visa Zero Liability² and are FDIC insured

Reliable – receive your payments on time

24/7 access – call our customer care center or go online to get real time account information

Features

Pay Bills³

The online bill management service includes a biller directory that helps you log onto your billers' websites and complete payment information with just a few clicks.

Mobile Banking App

Check your account balance and view your transaction history from your mobile phone! Available at www.accelapay.com, in the iTunes store or Android market.

Balance Alerts⁴

Request email or text notifications for activities such as the addition of funds or low balance.

For AccelaPay questions or account information please use the following methods:

Online

Get online account information anytime at:

www.accelapay.com

- View your balance
- Check your account activity
- Change your PIN

Over the phone

Call the Customer Care Center, day or night:

866-363-4134

- Obtain balance information
- Report a card lost or stolen
- Request other assistance

Fees

Some fees may apply. A complete fee schedule will be included in your card packet.

DESCRIPTION
ATM Withdrawal U.S. Bank ATM - Free MoneyPass® ATM - Free Other ATM - \$2.00 International ATM - \$3.00 ¹ The owner of a non-U.S. Bank or non-MoneyPass ATM may also charge a fee. ¹ A 3% foreign transaction fee also applies Nearest ATM locations – www.usbank.com/locate or www.MoneyPass.com
Visa Bank Teller Withdrawal First withdrawal per load – Free Additional – \$3.00
Customer Service Automated phone system – Free Online – Free Live representative – 5 free calls per month Additional call to live representative – \$3.00
Monthly Statement Online - Free Paper statement by mail (if requested) – \$2.00 per month
Balance Inquiries Online - Free Automated phone system - Free Mobile Inquiries/Alerts - Free ² U.S. Bank or MoneyPass ATM - \$0.50 Other ATMs - \$1.00 International ATM - \$2.00 ² Standard messaging charges apply through cardholder's mobile carrier and message frequency depends on account settings
ATM Transaction Declined U.S. Bank ATM – Free MoneyPass ATM – Free Others – \$0.50 International – \$0.50
Inactivity Inactivity for 180 consecutive days - \$2.00 per month
Overdraft - \$10.00
Card Replacement Standard card replacement (3-5 days) – \$5.00 Emergency card replacement (2 days) – \$15.00

² Visa Zero Liability protects you against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use. See your cardholder agreement for details.

³ The online bill manager is provided by an unaffiliated third party. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours.

⁴ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

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