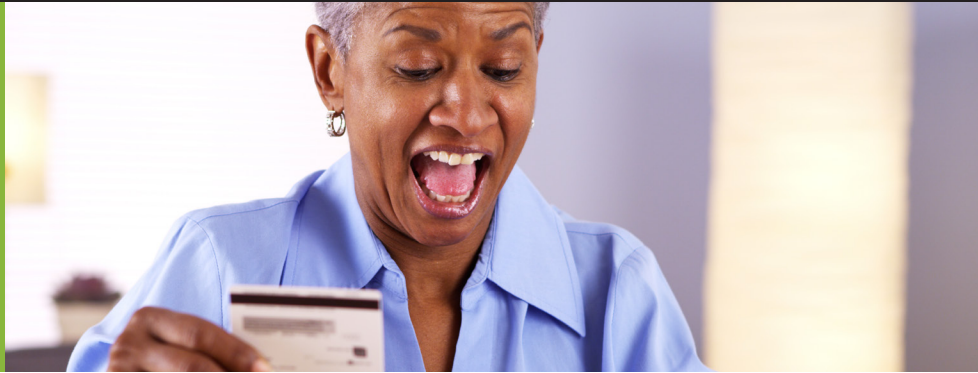




GET THE POWER OF CARDS WITHOUT A BANK ACCOUNT OR CREDIT HISTORY



Reloadable prepaid cards are everywhere these days. You may be receiving benefits on a prepaid card, or maybe you've seen prepaid cards sold at your local shop. You may even have the option of getting paid on a prepaid payroll card. More people are using prepaid cards because of their safety, convenience and buying power. You can get all of these benefits even if you don't have a bank account or credit history.

THERE ARE DIFFERENT TYPES OF PREPAID CARDS—CHOOSE THE RIGHT ONE FOR YOU:



1. General Reloadable Prepaid Cards

A reloadable prepaid card is preloaded with money by you or someone else, and can be used just like a debit or credit card. This means you can use your card for bill-paying and shopping in stores, online, over the phone or through the mail. With a reloadable prepaid card you don't need to have a bank account or credit history. All Mastercard reloadable prepaid cards come with the following benefits:

- **Zero liability** – You want a card that won't make you pay for any fraudulent charges if the card is lost or stolen. You also want one that will return your money on a new card in the case of fraud or loss.
- **Mastercard ID Theft Alerts** – An ID Theft Alerts platform scours the internet and alerts cardholders if personal information (e.g., SS#, driver's license, etc.) is being bought or sold online on the "dark web." It also sends an instant email alert if personal information is discovered on any of the monitored sites or forums.
- **Expert Restoration Assistance** – Referral to a Certified Identity Theft Restoration Specialist who can explain what was discovered and provide actionable guidance to help victims through every step of a challenging process.
- **Emergency Wallet Replacement Assistance** – If a cardholder's wallet is lost or stolen, experts are available to help with replacement of all lost cards and documents.



2. Prepaid Benefits Cards

Prepaid benefits cards, like the Direct Express Mastercard, are just like the cards you would buy in the store, except they are provided free by the government. Federal and state governments are making benefits and tax-refund payments on prepaid cards so you can access your benefits payments immediately without having to wait for your check to arrive in the mail. With a prepaid benefits card, you can transfer money to another card or account, make purchases, and get cash-back with purchases at no charge.



3. Prepaid Payroll Cards

Prepaid payroll cards are great for employees without a bank account. Prepaid payroll cards mean you won't have to wait in line to cash your paycheck, or purchase money orders to pay bills. If you currently pay these types of fees, a prepaid payroll card can save you between \$10 and \$170 per month — plus, you have the convenience, safety and buying power of a card instead of cash. Some payroll cards also provide additional benefits. In addition to Zero Liability and Identity Theft Protection, all Mastercard payroll cards come with the following additional benefits:

- **Purchase Assurance** – Provides coverage for most items you purchase if the item is damaged or stolen within 90 days of the date of purchase.
- **Price Protection** – Should you find a lower price for a new item within 60 days from the date of purchase you may be reimbursed for the price difference.
- **Extended Warranty** – Doubles the original manufacturer's or store brand warranty for up to one year.
- **Satisfaction Guarantee** – If you become dissatisfied with a product you purchase using your eligible Mastercard within 60 days of purchase, and the store will not accept a return, you may be eligible for a refund for the cost of the product up to \$250.

TIPS FOR CHOOSING THE BEST RELOADABLE PREPAID CARD

Make sure you get the one with the most services, greatest protections and lowest fees. You will need to register your card in order to take advantage of services and protections. Here are some things to look for:

No or low fees. Many prepaid cards charge fees for getting cash from an ATM or for checking your balance. Look for a card that doesn't charge fees for that.

Easy reloading. You want to get a card where you can easily and economically reload it with more money.

Easy transfers. You should be able to transfer funds without a lot of hassle or expense.

Zero liability. You want a card that won't make you pay for any fraudulent charges if the card is lost or stolen. You should get a card that returns your money on a new card in case yours was lost or stolen. All Mastercard prepaid cards have zero liability.

About Master Your Card

Master Your Card is a community empowerment education program sponsored by Mastercard, that works with committed partners nationwide to bring information about the benefits of electronic payments technology for underserved communities to build brighter financial futures. The program has facilitated presentations and workshops in numerous cities around the country, provided financial education to tens of thousands of students and reached millions through partners' initiatives and education materials.