

## PLATINUM BENEFIT GROUP FREQUENTLY ASKED QUESTIONS

### **WHAT IS A BANCORP BANK PREPAID PLATINUM BENEFIT GROUP MasterCard?**

A more convenient and safer alternative to cash and convenient alternative to credit cards and traditional banking – no credit checks, no overdraft or check-cashing fees's.

### **WHO ISSUES THE BANCORP BANK PREPAID PLATINUM BENEFIT GROUP MasterCard?**

The card is issued to you by The Bancorp Bank, Wilmington, Delaware.

### **IS BANCORP BANK FDIC APPROVED?**

Bancorp Bank is an FDIC insured member institution.

### **HOW CAN I OBTAIN A CARD?**

Simply provide the information on the application. There are no credit checks. You are already accepted! Due to USA PATRIOT ACT all customers are required to provide their date of birth and Social Security Number

### **WHAT IS THE USA PATRIOT ACT?**

The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you.

### **WHERE CAN I USE MY MasterCard?**

You can use your Card anywhere Debit MasterCard cards are accepted— that's millions of locations worldwide from retail stores to online, mail, and phone orders. You can also use your card to pay bills online.

### **DO I NEED TO ACTIVATE MY CARD BEFORE USING IT?**

Yes, call the phone number on the card packaging to activate your card before using it.

### **WHAT IF MY CARD IS LOST OR STOLEN?**

Contact our customer service toll-free number immediately to report your lost or stolen card. We will immediately issue a replacement. In the event your card is lost or stolen, you will not be responsible for unauthorized purchases made on your card.\*

### **HOW DO I ADD MONEY TO MY CARD?**

After you activate your Card, the best way to add money onto your card is to set up direct deposit of your paycheck. Take your card's direct deposit information included in the card packaging to your employer to have your paycheck automatically put on your card each payday. You can also add money to your card at participating retail locations refer to terms and conditions for details and The MasterCard rePower Load Network locations.

### **WHAT IS MasterCard rePower?**

The MasterCard rePower Load Network is a new service from MasterCard that allows you to add money to your MasterCard® at participating merchants.

### **HOW DOES MasterCard rePower WORK?**

Simply visit a participating retailer with the cash you want to add\*. Some retailers support the Card Swipe method, which enables you to complete your load in-store. At those locations, your card is swiped and the load amount is entered at the register. You will be provided a receipt that states the amount added, your load fee, and, at some participating merchants, your updated card balance. Your cash load will be instantly available. Other retailers support MasterCard repowers loads via the Green Dot® MoneyPak. At those locations, purchase the MoneyPak in the amount of the load you want to make. Then follow the instructions on the MoneyPak to complete the load to your MasterCard rePower-enabled card. Your cash load will be instantly available.

### **HOW CAN I KEEP TRACK OF MY BALANCE?**

Keeping track of your balance is the most effective way to know the available funds for your card. You can check your balance at [www.platinumbenefitgroup.com](http://www.platinumbenefitgroup.com) or by calling customer service.

### **WHAT ARE THE HEALTH & LIFESTYLE BENEFITS†?**

Health, household and lifestyle benefits are hassle-free solutions for individuals and families looking to save money and receive quality care. Platinum Benefit Group members simply present their card and receive immediate discounts. Our services, based on state availability, include 24/7 roadside assistance, telephone access to board certified physicians 365 days a year 24/7, dental discounts with no deductibles and no tiresome paperwork, prescription discount at over 50,000 locations plus mail order, Vision & Hearing free exams plus discounts on hearing aids and glasses, and access to a nationwide network of attorneys for legal assistance.

\*Refer to Terms and conditions for details

†May not be available in all states. THIS IS NOT INSURANCE