

Frequently Asked Questions

WHERE DO I FIND INFORMATION ABOUT THE Way2Go™ CARD?

- After logging into the Way2Go™ Web site <https://www.goprogram.com> , select the Program Documents menu option. Program Documents will contain information pertaining to fees that may be applied for services related to your card.

HOW DO I MAKE A PURCHASE?

- Simply present your card when paying. The money is automatically deducted from your account. You may also ask for cash back with your purchase at many merchant locations.

HOW DO I GET CASH AT AN ATM OR BANK?

- When using your card at an ATM, insert your card and enter your PIN. Press either the checking or savings button, select Cash Withdrawal, and enter the amount of cash needed. Don't forget to take your receipt.
- When using your card at the bank teller window, present your card and tell the cashier the amount of cash you wish to receive. You may be asked to sign a receipt.
- Be sure to check your card information under Program Documents to determine how many free cash withdrawals you are permitted.

CAN I CHECK MY BALANCE AT AN ATM?

- Yes, you may check your balance at an ATM. You will receive a printed receipt of your current balance. Be sure to review the Program Documents for your card to see if a fee is charged for this service.

ARE THERE SURCHARGE FEES ASSOCIATED WITH ATMS?

- Yes, some bank ATMs will apply a surcharge fee to use their ATM. You can avoid this fee by checking the Program Documents to determine which ATMs are free with your card. Always be sure to read the ATM messages carefully; you may cancel the transaction if you wish to avoid the fee.

HOW CAN I AVOID FEES?

- You can avoid fees by asking for cash back with your purchases. Use your free cash withdrawals at participating ATMs or teller windows and avoid ATMs not participating in the program.

ARE THERE FEES FOR USING THE CARD?

- There are no monthly fees for managing your funds. But, fees may apply to many services including ATM cash withdrawals or card replacements. Be sure to read the information posted under Program Documents to understand the details of your card.

ARE THERE FEES FOR CALLING CUSTOMER SERVICE?

- Cardholders are encouraged to read the Program Documents to understand the applicable fee schedule.

HOW CAN I CHECK MY CURRENT BALANCE?

- To avoid any fees, you may check your account balance online by visiting <https://www.goprogram.com> . You may also check your account balance by calling customer service 24 hours and day, 7 days a week.

HOW CAN I GET A REPLACEMENT CARD IF MY CARD IS DAMAGED OR STOLEN?

- Call customer service to status your current card in order to prevent unauthorized use. Customer service will then issue a replacement card that will arrive in 7 to 10 business days.

CAN I GET A REPLACEMENT CARD SOONER THAN 7 TO 10 BUSINESS DAYS?

- Yes, for a fee a new card can be expedited to you. An expedited card can only be sent to a physical address and someone over the age of 18 must be able to sign for the card. Please check the Program Documents to see the amount of the expedited fee.

WHEN WILL MY DEBIT CARD BE AVAILABLE FOR USE?

- Your card is ready for use after activating it through the automated voice response system and once a deposit has been applied to your card.

CAN I ADD ADDITIONAL FUNDS TO MY DEBIT CARD?

- No. Only an authorized client for your card can issue funds. Additional funds cannot be added to the account.

IS THERE A CREDIT LINE ASSOCIATED WITH MY DEBIT CARD?

- No. There is no credit line associated with your debit card.

HOW CAN I DISPUTE AN INCORRECT CHARGE (BILLED INCORRECTLY, BILLED TWICE, OR UNAUTHORIZED CHARGE) ON MY ACCOUNT?

- You must first attempt to resolve the dispute with the merchant directly. If the merchant cannot resolve your dispute you may contact customer service for further assistance. Before calling customer service be sure to have any relevant information, which may include:
 - The name of the person you spoke with and what was said when you contacted the merchant
 - Proof of the transaction (e.g. receipt)
 - A police report if the card was stolen