

Northern Michigan University  
Visa Pay Card Issued by Global Cash Card  
Important Information

Enclosed is your instant issue Visa Pay Card issued by Global Cash Card. Please read the following information carefully and contact Global Cash Card's customer service at 1-866-395-9200 if you have any questions. The sticker on the card has instructions to activate the card.

The Visa Pay Card is **NOT** a credit card. **It does not provide access to a checking or savings account.** It is a card to access your net pay. This card functions very similar to a debit card. **The terms and conditions for using your Visa Pay Card issued by Global Cash Card are included with the card.** Please be sure to read the terms and conditions carefully and save them for future reference.

Payroll is loaded to the Visa Pay Card early in the morning on payday no later than 9 a.m. EST. Please be aware that your cell phone will ring or buzz at that time if you have setup voice message or text message alerts to notify you of loads. Alert preferences can be changed online at <https://www.globalcashcard.com>.

A card personalized with your name will be mailed to the address you specified on the authorization form within 10 business days after the first payroll load. Your available balance will automatically be transferred to the personalized card upon activation of the new card. The personalized card will have a different number than your instant issue card and you will need to update any recurring payments you have setup to this new number. The instant issue card **will not** be automatically canceled and you must call customer service if you wish to cancel the instant issue card. However, you may wish to leave the instant issue card active and store it in a safe place. If your personalized card ever became lost or stolen, customer service could temporarily transfer your available balance to the instant issue card until the replacement personalized card arrives.

**You are entitled to obtain the full cash balance free of fees and charges once each payroll load.** At NMU, there are multiple ways to obtain your full net pay, down to the penny, free of charge. Please remember that the **ONLY THE FIRST TRANSACTION** for the payroll load is free.

1. **Teller Withdrawal** – Cardholders can withdraw full card balance at virtually every bank in the United States that accepts Visa. Most banks and credit unions in Marquette accept Visa, including the Wells Fargo branch on campus. The teller will not be able to look up the balance available on the card.
2. **ATM** – Cardholders can withdraw funds at any ATM that accepts VISA up to \$500 in one transaction and up to \$1,000 in a 24-period. **The ATM withdrawals outside of the AllPoint network may be assessed a surcharge by the ATM operator. The only surcharge free AllPoint ATM in Marquette County is the Chase ATM located just inside the entrance at Target.**
3. **Point of Sale (POS) Transactions** – Cardholders may make POS purchases up to the full card balance anywhere VISA is accepted. Signature transactions are always FREE.
4. **ACH Transfer** – Cardholders have the option to transfer funds via ACH to a checking or savings account.
5. **Card to Card transfer** – Cardholders may transfer funds to other Global Cash Card Pay Cards through the state-of-the-art proprietary system. Fees may apply.
6. **G-Check** – Cardholders can cash a Global Cash Card G-Check at any Wal-Mart free-of-charge. Please contact Global Cash Card's customer service if you are interested in learning more about G-Checks.
7. **Convenience Checks** – Cardholders may request a convenience check be mailed to them by calling Global Cash Card's customer service. Please contact customer service for further details or to request a convenience check.

**Only the first transaction for the payroll load using one of the methods listed above is free; subsequent transactions may be subject to fees.** For example, even though POS signature transactions are always free the first one that occurs on or after payday will be counted as the free transaction for the payroll load. If you wish to obtain cash from a teller or ATM for free you must do so before using the card for POS signature transactions. Other types of transactions may incur fees. Please refer to the cardholder fee schedule for a listing of all fees. By regulations, any pending fee changes must be sent to you at least 21 days prior to the change. Please call customer service at 1-866-395-9200 if you are assessed any fees you did not expect.

If the Visa Pay Card is used outside of the AllPoint ATM network, both Global Cash Card and the operator of the ATM may impose charges. If an ATM withdrawal outside of the AllPoint ATM network is the first transaction for the pay period, Global Cash Card will not charge a fee but the ATM operator may impose a surcharge.

Please be aware that restaurants, hotels, car rental agencies, and pay at the pump transactions may place a pre authorization hold on your available balances until the transaction settles which may take several days. The transaction will be denied if your balance is not sufficient to cover the pre authorization.

- Restaurants typically add 25% to your bill to cover a tip.
- Pay at the pump transactions require a balance of at least \$76.00 for the transaction to be authorized. It's recommended to pay for gas at the cashier rather than the pump.
- Certain hotels and car rental agencies pre authorize (make unavailable) as much as \$500.00 when you make a reservation or check-in. We do not advise making hotel or car reservations with this card.

**There are four methods to obtain free balance inquiries:**

1. Internet <https://www.globalcashcard.com>
2. Mobile Banking (logon to globalcashcard.com from your web enabled mobile device)
3. 2-Way Texting
4. Automated Telephone Customer Service 1-866-395-9200
5. Toll-Free Call to a Live Customer Service Representative 1-866-395-9200

Pay Cards are a highly regulated industry. The VISA Pay Card issued by Global Cash Card offers protection under Regulation E and the Visa Zero Liability Policy. In addition, the balance on your card is FDIC insured.

**Global Cash Card offers several other features for cardholders.** Please contact customer service directly at 1-866-395-9200 with any questions regarding these features.

- Free secondary cards for family members
- Free Form 1040-EZ Tax Return Preparation by TurboTax
- Free enrollment in rewards programs
- Special discount programs and promotions
- Online bill payment
- Deposits from other employers, tax refunds, government assistance, etc. onto the card

**You have the right to elect to change the method of receiving wages to direct deposit at anytime.**