

Your Money — Whenever You Want It

You can access Fintwist anytime – by phone or by web. Fintwist puts you in full control of your money from the comfort and ease of your smartphone.



Connect With Us Online

Monitor and manage your Fintwist Payroll Mastercard[®] account without breaking a sweat. Register on our online self-service website, www.fintwistsolutions.com. You can access your account, suspend and unsuspend your card, transfer money from your card to a bank account and sign up for exclusive benefits for Fintwist payroll cardholders.



Use the App For When You're On the Go

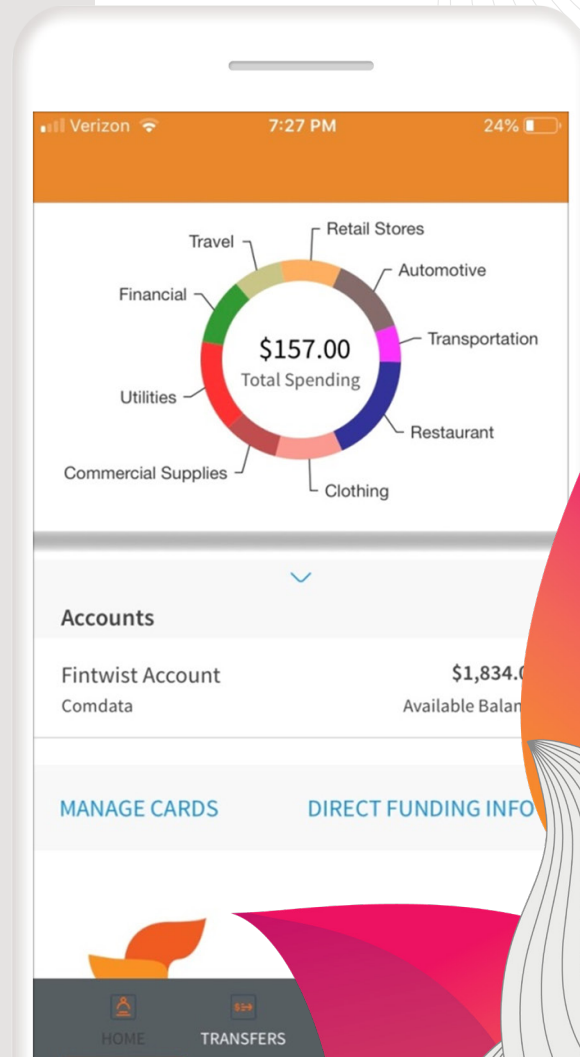
Download the free Fintwist Mobile App from the Apple[®] or Android[®] app stores and in no time you'll be managing your pay on the go. Check your spending, pay bills, locate surcharge-free ATMs or even send payments to friends and family right from your mobile device.



Sign Up For Helpful Text Alerts

Want instant confirmation of your transactions and balance? Sign up for text alerts to receive a message each time your card is used or loaded with funds. Each text message will also include your current card balance. Sign up for alerts when activating your card, or at www.fintwistsolutions.com.

Note: Bill Pay and P2P features are not available in all states.



Fintwist: **Quick tips**

At Fintwist, we're here for you. We're dedicated to helping you make the most out of your money.



You want to activate your card first

- **Call 888.265.8228 to activate your card before use** to avoid a fee. Save the Fintwist Customer Service number in your phone. Note: The pound key is [#] and the star key is [*]. Press [*] to return to the automated system previous menu. Press [9] to access the main automated system menu. Press [0] to speak with a customer service representative.
- **Enter your activation code**, which your employer will define. This may be your date of birth, your employee number, your phone number, or another corporate defined number. For example, if your employer selected date of birth as the activation code, and your birthday is April 7, 1970, your activation code will be 04071970.



Always select the checking option when using an ATM machine to withdraw cash

Avoid ATM withdrawal fees by finding an Allpoint® ATM near you in the Fintwist mobile app or cardholder web, or by calling 888.265.8228.



You can cash out the card for the full amount - for free

Or you can cash out your card for an amount of your choice at banks that are Mastercard® members. While you have the ability to cash it out, we recommend keeping funds in your Fintwist balance so you can schedule payments and track spending, all which lead to better money management.

Do's and Don'ts

- **Do** call Fintwist Customer Service and speak with a live agent at 888.265.8228, if a transaction has been declined or if your card has been stolen, blocked, or lost.
 - **Do** use your card like cash and enjoy making purchases anywhere Mastercard is accepted.
 - **Do** remember your PIN, if entered incorrectly three times, the card will be blocked.
 - **Do** register on the website and download the Fintwist app to get full access to all the money-saving features.
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- To avoid fees, **do not** continue to use your card when your transaction is declined.
 - To avoid fees, **do not** check your balance at an ATM.
 - **Do not** use your payroll card to pay for gas at the pump. You must go inside and prepay for the gas.