

Treo™

Cardholder Frequently Asked Questions



It's your money. Keep more of it.



Q: How do I qualify for the Treo Payroll MasterCard®?

A: There are no credit checks to pass and no bank account required. You must have a valid Federal I.D. number and one other form of identification.

Q: What is a Treo Payroll MasterCard?

A: The Treo Payroll MasterCard is a Prepaid Stored Value Card that performs debit transactions. It is not a credit card, and you can only spend up to the amount of money stored on your card. This card is accepted at over 1.4 million banks, ATMs and merchants around the world.

Q: How do I load money onto my card?

A: Your employer will load your payroll funds directly onto your card. You no longer have to wait in line or pay large check cashing fees.

Q: What kinds of things can I do with my Treo card?

A: You can withdraw your money at ATMs, at banks via a cash advance and make purchases at any merchant that accepts MasterCard. Additionally, you can make purchases on the internet, pay bills online or over the phone, make reservations for travel, buy groceries, pay for dinner – basically anything that you want – at any place in the world where MasterCard debit cards are accepted.

Q: When will my funds be available?

A: Your employer is responsible for loading your Treo card account on payday. Usually your funds will be available the morning of your payday.

Q: Where is my money kept?

A: Your funds are held in a secure account at Palm Desert National Bank and may only be withdrawn by you using your Treo Payroll MasterCard or secure online account.

Q: What happens if my card is lost or stolen?

A: If your card is lost or stolen, immediately call Customer Service at **1-888-211-8643** and report your card lost. Your card will be immediately deactivated, a new card issued and your funds transferred to the new card which will be rushed to you.

Q: How do I get my card balance?

A: By calling Customer Service at **1-888-211-8643** you have access to automated information or through live Customer Service Representatives. You can also access all of your account information at www.treocardservices.com.

Q: How do I begin using my card?

A: When you receive your card, there will be an activation sticker on your card. Call the number on the activation sticker, follow the prompts and your card will be activated and ready to use.

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