



Treo™

Payroll MasterCard



An introduction to the features and benefits of your new Treo Payroll MasterCard



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GFN, Inc.
500 Old Country Road
Suite 304
Garden City, New York 11530
P800.833.2165 F888.361.0607



Your Treo Payroll MasterCard™ is issued by:



First California Bank, N.A.
70115 Highway 111
Rancho Mirage California 92270



Federal Deposit Insurance Corporation—www.fdic.gov
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Getting started with your Treo Payroll Card

There are several steps that should be followed immediately after receiving your Treo Payroll Card:

1. First, inspect your card to insure that your name is correct on the card and that your address and other information are correct on the card carrier.
2. Each card comes with an activation sticker on the front. Call the number on the activation sticker (866-894-3712) and follow the automated prompts to activate your card. If there is any problem activating your card, your call will be directed to a live customer service representative who will assist you.
3. After your card is activated, remove the sticker and turn the card over. You will find a signature panel. Using a non-smearing pen, sign your card with your regular signature.
4. This guide includes an area on the back cover for writing down and storing your card number in the event your card is lost or stolen and you need to contact customer support. Take a moment and fill it out. When you are done reading this guide store it in a safe place in the event of an emergency.
5. (Optional) If you have computer access now would be a good time to log onto www.treocardservices.com and access your online cardholder account. Once you are on the site, simply click the "LOGIN" link and you will be directed to the new user set up page. Follow the instructions to get access to your card account.

Getting help

There are two kinds of issues that you could encounter during the ownership of a payroll card:

1. Payroll Issues - Any issue or discrepancy regarding the funding of your payroll account including; Late payment, a payment shortage or any other issue involving your payroll -- **These issues should be directed immediately to your employer's Payroll or Human Resources department. Neither GFN, Inc. or its employees have access to your payroll records and as such, cannot be of any assistance to you.**
2. Card Performance Issues - If your card fails to work properly in any way or if you have general questions concerning its functionality or usage call Cardholder Support at **888-211-8643**. Account questions can generally be answered via the IVR system, however, more detailed assistance may require a Customer Service Representative. Assistance is available 24/7/365.

Your Treo Payroll Card - What is it and how do you use it?

Your Treo Payroll Card looks like a normal credit or debit card, with a card number, expiration date, signature strip and 3 digit security code. As your payroll card is a MasterCard® card, you can use it anywhere in the world that accepts MasterCard and/or Maestro.

Unlike a credit card, which provides you with a line of credit or a bank-issued debit card, which is linked to a bank account which may have an overdraft facility, the Treo Payroll Card will only allow you to spend the money you have loaded onto it. Your employer will load your payroll funds onto your card on payday. The funds will be available immediately upon loading. No more rushing to the bank, no more check cashing fees and no more risk of loss or theft of your cash.

Benefits Provided by Your Treo Payroll Card

Savings

- Eliminates check cashing fees
- Saves time spent going to the bank
- Saves money allowing for discounted shopping online, over the phone and through mail order

Security

- Your Treo Payroll Card is safer than carrying cash. If the card is lost or stolen it can be blocked from use, a new card issued and the funds transferred to the new card

Convenience

- Your Treo Payroll Card can be used at millions of merchants and ATM machines all over the world.
- You can get additional cards for family and friends that you share funds with - eliminating costly funds transfer services
- The cards are available to all employees - no credit check or bank account is required

Money Management

- Account information is available 24/7/365 by phone or via the internet
- There are no interest charges on the card
- The cards can help you control your spending and follow budgets

The Perfect Solution for:



- Everyday shopping
- Paying bills
- Paying monthly subscription services - Insurance, memberships
- Restaurants, travel, entertainment
- Getting cash from ATM machines
- Sharing funds with friends and family members

Where Can I Use My Card?

Your Treo Payroll Card can be used exactly like a credit card or bank-issued debit card. You can use the card:

At the store

Use your card at the grocery store, convenience store, department store -- basically any merchant that accepts credit or debit cards. Simply present your card to the cashier at checkout. You can make both purchases requiring a signature or PIN based transactions (requiring a keypad.)

On the Internet

Use your Treo Payroll Card to make cost-saving purchases on the Internet. Your card will be accepted just like any credit card or bank debit card.

Telephone or Mail order sales

Give your card details to phone operators or complete order forms for mail in purchases. Enjoy the convenience and savings available through direct sales.

Understanding Your Treo Payroll MasterCard

Card Number - This 16 digit card number is used in every type of purchase: Internet, phone, direct mail and point-of-sale (POS).

Expiration Date - The expiration date is 3 years from the date your card was issued. This is used as a confirmation number in many types of purchases.

3 Digit Security Code - Often referred to as the "CVV" or "CVV2" code, this is a confirmation number required for most purchases that are done online, over the phone or any other situation where you and the card are not present. Typically, the last three numbers on the signature strip are the CVV numbers.

Signature Panel - This is a special surface for you to sign your card for identification. Sign your card immediately upon receipt.

Toll-Free Customer Support - This number will reach either an automated-teller or live customer service representative 24/7/365 to help you with questions about your card or your card account.

Cardholder Website - Your Treo payroll card has complete online access through a secure website at www.treocardservices.com. Through this site you can check balances, card activity, transfer funds to your bank account or send funds to another cardholder.

Network Logos - The Star™ and MasterCard® Logos are to remind you that your Treo Card is accepted anywhere these logos are displayed.



How to Activate Your Card

- You will receive your card in a sealed envelope from your employer or in the mail at your home address.
- Inside the envelope you will find your card, affixed to a card carrier and a set of terms and conditions. Familiarize yourself with the fees, terms and conditions.
- To Activate the card, call the toll free number on the activation sticker (also located on the back of the card.)
- Follow the automated voice prompts to activate your card and change your Personal Identification Number (PIN)
- Sign the back of your card
- Your card is now active for use

Getting Funds (Your Paycheck) on the Card

- Once you have received and activated your card, notify your employer.
- Your employer will deposit your net payroll funds onto your card on payday. Your payroll deposits will happen automatically. You do not have to have the card with you for the funds to be deposited.
- Your funds are immediately available following your employers deposit.

Getting the balance on your Card

- You may, at any time, access the balance on your card by:
 - Calling the Toll Free Customer Support number located on the back of your card
 - Accessing the cardholder support website (www.treocardservices.com) and enrolling in your account.
- You should check your balance frequently to guard against spending over the amount on the card. Should that happen, you will incur decline fees or even an overdraft fee if your balance goes below

How to Setup Access to Your Online Account

- Go to www.treocardservices.com and click "Login to Your Account"
- It will bring you to the Treo Consumer Access Login page. Click on the "ENROLL NOW" link
- Enter in your account number located on the front of the card, your PIN and the 3 digit number NEXT to where you sign your name
- Create a Username and Password
- Select a Security Picture from the options at the bottom of the page and give it a name
- You will then be given a list of security questions to choose from and answer
- It will ask you to register the computer. You may do so UNLESS you are using a public computer. We suggest you ONLY register a computer that is owned by you or a member of the family
- You will be given a summary sheet which you can print out for your records
- Your online account is created

Sending Money to Family

- Once you have received your second card, send it to the intended family member or friend.
- Once they have received their card, walk them through the activation process
- You can transfer funds one of two ways:
 - Phone- Call 888-211-8643**
Enter your Account Number and PIN
Hit Option #4
Follow instructions to transfer funds to your second card.
 - Internet- Go to www.treocardservices.com**
Make sure you are enrolled
Enter your selected Username and Password.
On the links on the left, click on "Card to Card" transfer
Type in the account number of the "Target Card" or the one that you sent to family
Enter the amount you want to send
Click Submit. It will give you a summary
Click Confirm and the transfer will go through.
Your other cardholder will receive the funds immediately



It's your money, keep more of it.

Transferring Money to Your Bank Account

If you currently have a bank account, you can transfer funds from your card to that account.

YOU MUST USE THE ONLINE ACCESS TO DO THIS

- Internet- Go to www.treocardservices.com
- Make sure you are enrolled
- Enter your selected Username and Password.
- On the links on the left, click on "Card to Account" transfer
- Type in the amount of money that you want to transfer
- Enter the ABA Routing Number and Account number (you can find these numbers on the bottom of your checks)
- Select "Checking" or "Savings" from the drop down box
- Click Submit. It will give you a summary. Click Confirm and the transfer will go through. The account should receive the funds in approximately 3 – 5 business days

Using your Treo™ card to make purchases

Your card can be used to make purchases anywhere that MasterCard® is accepted.

- When at a checkout register, present your card to the cashier. The cashier may ask you if it is "debit" or "credit." If you say "debit", you will be asked to enter your PIN number in the terminal located near the cashier. If you answer "credit", you will be asked to sign your name.
- (Note: Some locations will only offer the ability for you to sign your name. This should not alarm you. Requirements vary depending on the merchant.)
- For Internet purchases, make sure you select MASTERCARD and correctly enter all 16 digits of your card number and correctly enter the expiration date. You may be asked for the CCV code. That is the 3 digit number NEXT to where you sign your card on the back. This is to verify that the card is in your possession.

Getting Cash from an ATM Machine

ATMs can be found at a number of retail locations. Look for these logos:



(A link to ATMs can be found at www.treocardservices.com -- click the "ATM" link.)

- Insert your card into the slot or swipe. Most ATMs have arrows or indicators as to where to put your card.
- If given the option between "Checking", "Savings" or "Credit Card", choose "**Checking**"
- Enter your PIN that you selected when activating the card
- Follow instructions to select the amount of cash you would like to receive
- Make sure you retrieve your receipt and card before you leave