

## Using Old Second's Money Connection Prepaid Card

### **Q: Where and when can I use my Old Second Money Connection Prepaid Card?**

**A:** Once the card has been activated and funded you can access your funds at any location worldwide where MasterCard is accepted. When your Card is used abroad, international exchange rates are automatically calculated at the time of purchase and your account balance is debited appropriately. You can also use your card at any Old Second National Bank ATM or any ATM showing the network logo of Cirrus or at Point of Sale (POS) locations displaying the MasterCard logo. You can access your funds up to the balance on the card at merchants. At ATM's the maximum daily cash withdrawal for your Card is limited to the balance on your card or the limit established by the owner of the ATM. Additional charges apply for ATM transactions and are described in the Terms and Conditions document you received with your card. There are no overdraft capabilities on these cards, nor check writing capabilities.

### **Q: Will I receive a PIN to use with my Card?**

**A:** Yes you will be issued a PIN. Simply call 1-866-466-0072 to activate your card and you will be given a PIN at that time. You can also change your PIN by logging on to our website [www.oldsecond.com](http://www.oldsecond.com)

### **Q: Can I make deposits on my Card?**

**A:** Yes, you can deposit money to your card by the following ways:

1. A Teller at any Old Second National Bank location can load money on your card.
2. Provide your account number and the Bank's routing number to your employer. They can do a direct deposit of your payroll to the card. (Check with your employer to see if they offer direct deposit)
3. Log on to our website [www.oldsecond.com](http://www.oldsecond.com) and deposit money using a bank debit card or credit card.

### **Q: When is the money available that I load on my card?**

**A:** Your money is immediately available to use.

### **Q: Will I get a statement showing my account activity?**

**A:** Card statements summarizing your account activity are provided online. To access your card information go to [www.oldsecond.com](http://www.oldsecond.com)

**Q: How can I check my Card balance? Or track where I have used my Card?**

**A:** It is wise for you to periodically check your account balance and activity. You can log onto [www.oldsecond.com](http://www.oldsecond.com)

- . View general information
- . View transaction history and statements
- . Make changes to your personal information
- . Change your PIN

If you do not have access to a Computer, you can call Old Second Cardholder Service at 1-866-466-0072 for assistance. Our representatives can provide the same account information available online. You can also do a balance inquiry at any ATM (Fees may apply, see the Terms and conditions you received when you purchased your card).

**Q: Why, when I check my balance online, does it sometimes displays a lower balance than my actual balance?**

**A:** This usually means that there is an outstanding authorization on your card. Retailers such as restaurants, hotels and gas stations will often run your card for authorization before you make your final purchase. When the final purchase is made, the actual amount will be authorized again and settled. The original authorization amount will remain pending on your account for up to 5 days. When the authorization settles, or drops off (after 2-5 days), your account will show your adjusted total balance.

**Q: What if my Card is lost or stolen?**

**A:** You must immediately report a lost or stolen card via the website or call Customer Service at 1-866-466-0072. You can call 24-hours a day, seven days a week. A replacement card will be sent to you - minus a reissue fee that will be deducted from the card balance. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized charges. Also, for additional information, you should review the Terms and Conditions document that was included with your card.

**Q: What happens if I need to return an item I purchased?**

**A:** Each merchant location has its own return policies and will handle the returns in the same manner as any other MasterCard transaction. They may credit the Old Second Money Connection Prepaid Card, provide a cash refund, or issue a store credit.

**Q: What if I want to purchase an item that costs more than the balance on my Card?**

**A:** To make a purchase greater than the balance on your card you will need to have another form of payment-cash, check or credit card-to cover the difference. When making your purchase you must tell the cashier in advance how much to deduct from your card and how much you will be paying with the second method. However, not all merchants can process "split transactions" and your transaction may be declined.

**Q: Can my Card be used for online purchases?**

**A:** Yes, Old Second Money Connection Prepaid Cards enable you to shop online. You can place orders with your favorite web merchants up to the limit on your Card.

**Q: Is a 4-digit PIN number needed to use my Card at a merchant?**

**A:** No, a PIN number is not required. When you make a purchase, Old Second Money Connection Prepaid Cards are handled like any credit card. The store clerk simply runs the card through the machine to capture the necessary account information.

**Q: Can I get cash back from any unused portion of the Card?**

**A:** Typically, you will not receive cash back on your purchases. The Old Second Money Connection Prepaid Card is a prepaid debit card. Every time it is used, the purchase amount is deducted from the available balance until that balance reaches zero. For example, if the available balance is \$50 and a \$40 shirt is purchased the \$10 difference will remain on the card and become the new available balance.

**Q: What happens if there are still funds available on the card when it expires?**

**A:** For personalized cards, the funds will move to the re-issued card. For non-personalized cards the funds need to be used before the expiration date.

**Q: Can I pay my credit card bills with my Card?**

**A:** Credit card, utility, or other companies that honor debit cards as a form of payment, will also accept the Card.