



Link Staffing Money Network Program Frequently Asked Questions

GENERAL INFO

- 1. What is the Money Network Program?** The Money Network Program is one of Link's electronic payroll options. There is no charge to enroll or participate. You are not required to have a bank account or to show identification to obtain funds. It is a payroll distribution service with features such as ATM withdrawals, credit and debit purchases using a payroll debit card, check writing, and funds transfer to a personal bank account.
- 2. Do I have to apply for the program?** No. All you have to do is work for Link and complete the Pay Selection Enrollment Form.
- 3. How long does it take to get a Money Network enrollment kit?** The Link office can provide you with an enrollment kit immediately.
- 4. Do I receive a new Money Network payroll debit card every time I am paid?** No. You will receive one payroll debit card in your enrollment kit which will be used until the card expires (or is lost/stolen).
- 5. What if I don't spend all the money that was put on my account?** All funds carry forward and can be accessed at your convenience.
- 6. How do I know when Link has funded my account?** Speak with your Link Representative to determine their method of communication to you.
- 7. How do I know how much money I have at anytime?** You can call the toll-free number on the back of your Money Network card and follow the prompts to hear your current balance or you may view your account online at www.moneynetwork.com. These are both free options.
- 8. Is the balance always correct?** Yes. All transactions are on "real time". Therefore, your balance will be the exact amount available to you.
- 9. Is there a monthly fee?** No.
- 10. Are there any transaction fees?** Yes. Your enrollment kit includes a fee schedule.
- 11. Do I get any instructions about how to use the Money Network Program?** Yes. You will receive an enrollment kit with step-by-step details about how you can access funds. Your Link Representative will explain how to use your Money Network card and other features of the program. The enrollment kit includes a toll-free customer support number to contact Money Network as well.
- 12. Is the Money Network card safe?** Yes. When you receive your enrollment kit, your first step is to set-up a personal 4-digit PIN for your account. As long as you keep your PIN number confidential, no one can withdraw funds from your account.
- 13. What happens if I stop working at Link?** While deposits will end after your last payroll transaction, you can continue to use your Money Network card and checks until all of your money is withdrawn or spent. Once all of your money is used you may destroy the card, or retain it if you plan to work for Link again in the near future.

LOST OR STOLEN MONEY NETWORK PAYROLL DEBIT CARDS

- 14. What happens if I lose my Money Network card?** Contact your Link Representative as soon as possible and ask them to issue you a replacement. They can provide you with a new enrollment kit including a new payroll debit card immediately. You may also call Money Network to report the card lost or stolen. **Do not request or allow Money Network to issue a replacement card. It can take up to two weeks to receive and you will be charged a fee.** If you need funds immediately and the Link office is not open, you may access your funds by using a Money Network Check.
- 15. Can I put my name on the Money Network card or request a new card with my name on it?** No. You may hear of this option on the Money Network customer service number line or see this option on their website, but those cards are not included in the Link program and Link cannot fund those cards.
- 16. Do I have to set up a new PIN number for replacement cards?** Yes. You must set up your PIN number just as you did with the original Money Network payroll debit card.

BANK TRANSFERS

- 17. What is a bank transfer to a personal bank account?** You can register a personal or joint account and then move funds from your Money Network account to that personal account using the Money Network IVR (Interactive Voice Response) system at 1-888-913-0900, or by accessing your account online at www.moneynetwork.com.
- 18. Can I load money from a personal bank account to my Money Network Account?** No, you can only transfer money from the Money Network account to a personal account.
- 19. Can I go to my own bank, use the outside ATM to transfer funds using my Money Network card to my personal bank account?** No. You can only transfer money from the Money Network account to a personal account by calling Money Network at 1-888-913-0900 and follow the IVR (Interactive Voice Response) prompts or online at www.moneynetwork.com.

MONEY NETWORK CHECKS

- 20. What is a Money Network Check?** It is a check drawn against your Money Network account balance. Once a transaction number is obtained on a Money Network Check, your account balance will be reduced immediately. The check can then be used to pay a bill, be deposited into your personal bank account, or be cashed at a check-cashing merchant. You may be required to present identification such as a Drivers' License when cashing a check. Money Network Checks are included in your enrollment kit and are fee-free.
- 21. How do I get more Money Network Checks?** You can call 1-888-913-0900 and request more Money Network checks be sent to your home address for free or ask your Link Representative. They will always have a supply on hand.

STORE PURCHASES

- 22. Is the Money Network card accepted in all stores?** The Money Network card is accepted by all VISA participating merchants that have a standard credit card swiping device.
- 23. How do I use my Money Network card in a store who accepts the VISA card?** Swipe your card through the card reader. Choose the 'CREDIT' button for the transaction. The card swipe device will show the total of your purchase and ask you to approve. Press "Yes". Sign the merchant receipt and keep your customer receipt of the transaction.
- 24. Can I get cash back with my purchase?** Yes. However, there is a fee for cash back transactions (see fee schedule). Swipe your card through the reader. Press the 'DEBIT' button. The card swipe device will ask if you want cash back. If you do, press the "Yes" button. Enter your 4-digit PIN and press Enter. The swipe device will show the total of your purchase and ask for the cash back amount you wish. Select the cash back amount and press approve. Remember to keep your customer receipt of the transaction.

ATM WITHDRAWALS

- 25. Are there fees with ATM withdrawals?** Not if you use an Allpoint ATM machine. If the ATM machine is not within the Allpoint network you will be charged a fee.
- 26. How can I get a list of free Allpoint ATM Locations?** There are over 40,000 fee-free ATMs in the Allpoint network. Use the ATM locator at www.allpointnetwork.com to find the Allpoint ATM closest to you or ask a Link Representative and they can provide you with a list of locations.
- 27. Which account do I pull from when doing an Allpoint ATM transaction?** The Allpoint ATM will ask from what account you would like to do your transaction. Always choose the 'withdrawal from checking' option. The other options will not allow the transaction to go through.
- 28. I used an Allpoint ATM and the "surcharge message" screen said I would be assessed a surcharge for the transaction. Will I be charged? Why does this happen?** You will not be charged. Due to the technical limitations of some Allpoint ATM machines, they cannot prevent the "surcharge message" screen from appearing. You should continue the transaction by answering "Yes" on this screen. When you get your receipt, you will see that you were not assessed a surcharge fee.
- 29. I used an Allpoint ATM and was incorrectly charged a fee. How can I get a refund for the fee assessed?** Call your Link Representative and be prepared to provide the exact location of the ATM machine and have your transaction receipt. They will discuss the circumstances with you to determine if your transaction was a designated fee-free transaction.
- 30. The web site listed a certain ATM as part of the network, but when I went to use the ATM, the Allpoint logo was not on the machine. Is this ATM still fee-free?** Yes. All ATMs listed on www.allpointnetwork.com are fee-free, even if the Allpoint logo is not on the ATM. New ATMs are constantly added to the network and it may take 4-6 weeks to get the logo added onto these ATMs.
- 31. How much can I withdraw from my account at one time or in one day?** You can get up to \$400 per day at ATM machines or \$1000 per day with merchant purchases. Some ATMs have individual machine limits of less than \$400. If this is the case, you will need to do two transactions from that ATM to get the total sum you wish to withdraw.
- 32. Can I still use ATMs that are not part of the Allpoint network?** Yes. Your Money Network payroll debit card will continue to work at ATMs that are not included in the Allpoint network. However, you will be charged a fee at machines that are outside the Allpoint network. Please see fee schedule in your enrollment kit.
- 33. How often is the location data on the Allpoint website updated?** The ATM data used in the Allpoint locator is updated every two weeks to reflect any changes to network locations.
- 34. I don't want to pay any fees, what can I do?**
- Use Allpoint ATM machines for cash withdrawals.
 - Use Money Network Checks to pay for bills, make purchases, or cash at any Wal-Mart or Speedy Check Cashing (California) locations.
 - Call Money Network and follow the automated IVR prompts (not speak with a representative) or go online to www.moneynetwork.com to:
 - ✓ Obtain account balance information and transaction activity
 - ✓ Change PIN number
 - ✓ Change address
 - ✓ Transfer funds to a personal bank account

Important note: There is no charge for cardholders when they call Money Network at 1-888-913-0900 and follow the automated IVR (Interactive Voice Response) prompts. If a 'live' customer service person provides assistance, a small fee will likely be assessed.