



Debit Card

A great alternative to using a traditional credit card.

Do you know the difference between a debit card and a credit card? A debit card uses money that you already have; a credit card uses money that you don't have.

With the AFSCME Advantage Debit Card you never have to worry about finance charges, late fees, or over-limit fees that come with a credit card. You don't need a checking or savings account with the prepaid debit card. No more bounced check fees or overdraft fees. You can only spend the money you have placed on your card, so you will never fall into debt. And it's perfect for your college-bound children.

Service You Can Count On

AFSCME Advantage has partnered with American Union Provider Services to offer the best debit card in the country, with lower fees than other debit cards. With direct deposit, your monthly maintenance fee is waived. There is a dedicated toll-free customer service number for AFSCME members only that is available 24 hours a day, 7 days a week.

Convenience

The AFSCME Advantage Debit Card can be used anywhere a regular debit card is accepted to make purchases at millions of locations worldwide. Get cash 24 hours a day at over 1,000,000 ATM machines. Load money to your debit card at over 50,000 locations including Walgreens, Rite Aid, CVS Pharmacy, Kroger and many more retail outlets.

Easy Application Process-100% Guaranteed Approval*

Applying for your AFSCME Advantage Debit Card is easy. Simply call toll-free at 1-866-677-7853 to apply by phone. To apply online or to learn about all the features, including fees, go to www.afscme.org. There is no credit or employment check when applying. Guaranteed approval for you and your family members.*

Carry The Card That Works For You, Not Against You

Falling into debt is too easy these days. Get control of your finances by using the AFSCME Advantage Debit Card. This is just one more way AFSCME members really do gain the advantage.

Who's Eligible?

All dues-paying members, including family members and domestic partners. Children must be over the age of 12.

Member Access

Visit www.afscme.org, or call toll-free at **1-866-677-7853** 24 hours a day, 7 days a week.

Program Advantages

- ★ Guaranteed approval.*
- ★ No credit or employment check when applying.
- ★ No checking or savings account required.
- ★ Free monthly maintenance fee with direct deposit.
- ★ FDIC-insured to \$100,000.

*The USA Patriot Act is a federal law that requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. You will be asked to provide your name, address, date of birth and other information. You may also be asked to provide documentation as proof of identification.



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www.afscme.org

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1-866-677-7853

AFSCME-DC-08/09

Questions & Answers

What makes the AFSCME Advantage Debit Card better than others?

The debit card offers lower bank fees than most other banks. With direct deposit, the \$2.50 monthly maintenance fee is waived. There is no minimum direct deposit required. Many banks charge a \$9.95 monthly maintenance fee.

How does the debit card work differently from a credit card?

The debit card uses money that you have loaded onto your card, either through direct deposit or a cash load. You can only spend up to the amount you have placed on your card. You can never go into debt or be charged an over-limit fee because you are not borrowing money from a bank; you are using the money you already have.

How do I use the debit card?

Once you have loaded money onto your card, you would use it the same way you would use a credit card at hotels, restaurants, gas stations, grocery stores, on the internet, from catalogs and over the telephone.

How do I apply?

Just call **1-866-677-7853** 24 hours a day, 7 days a week. Representatives at the dedicated call center for AFSCME members will answer your questions so that you can decide if the AFSCME Advantage Debit Card is right for you and your family.

Do I need to have a checking or savings account to apply?

No, the AFSCME Advantage debit card does not require you to have an existing checking or savings account.

Can I use my debit card account for a direct deposit of my pay?

Yes, when you receive your debit card, there will be a direct deposit form for you to complete and give to your payment administrator. The routing number and account number will be pre-printed on the form. There is also a phone number for your payment administrator to call if questions arise.

Can I transfer money from my personal bank account to my debit card account?

Yes, you can authorize an Automatic Clearing House (ACH) Transfer from your personal bank account or other financial institution to your debit card account. Each month you make an ACH transfer from your personal bank account to your debit card account, the monthly maintenance fee will be waived.

How can I access the funds I loaded on my card?

You can get cash from your AFSCME Advantage debit card at stores and at many ATM machines.

- ★ **Cash at the Store** – When checking out at the register, choose “debit” and ask for CASH OUT. It’s easy and a great way to get cash, and costs only 50 cents per transaction.
- ★ **Cash at an ATM** – You can get up to \$500 per day at any ATM displaying the STAR, Maestro or Cirrus logos. That’s over 1,000,000 ATMs worldwide. There is a fee of \$1.00 per transaction plus any fee charged by the owner of the ATM machine.

What happens if I lose my debit card?

The AFSCME Advantage Debit card is safer than cash in many ways. Backed by Zero Liability** protection, you’re protected from unauthorized purchases if your card is ever lost or stolen. Your card is also FDIC-insured up to \$100,000.

***Zero Liability does not apply for transactions made with a PIN.*

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1-866-677-7853



**American Federation of State, County and
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