



CMG Pay Card Overview

You have chosen the option to receive a CMG Pay Card for your wages earned. You can access these funds from any ATM machine. CMG has added \$10 to the balance of the card to cover the cost of various fees. The maximum withdrawal amount at an ATM is up to \$480 in any one 24-hour period. To access funds from your account at an ATM select the Checking Account option. **Your PIN is the last four digits of your social security number.**

The card can also be used at any retail outlet that MasterCard is accepted. Here are some things to keep in mind:

- Always select the “Credit” option when using your card at a retailer. If “Debit” is selected, fees will apply.
- Restaurant merchants will put a pre-authorization of 20% in addition to the total amount of the bill on your card. This 20% allows for a gratuity to be included on the bill. This pre-authorization will drop when the transaction gets posted to our banking system (about three business days). Please be aware that 20% Preauthorization over the bill amount could decline your card for insufficient funds.

For example, a bill amount of \$50 will be charged at \$60. This additional \$10 will not be deducted from the card, unless it is left as a gratuity. If a gratuity is not left on the card, the preauthorization will drop and be credited back to the card’s available balance after three business days.

- When using the card at gas stations, pay inside at the cashier for these cards will be declined at the pump.

YOU MUST WAIT TWO HOURS AFTER RECEIVING THIS CARD BEFORE USING. Failure to do so may freeze your card for 24 to 48 hours.

If a low balance remains on the card, you can request that a retailer use the remaining amount on the card and you use another method of payment for the remaining balance at the store. For example, you have \$7.34 remaining on your card. You go to the local grocery store and the total price for your groceries is \$22.11. To use the remaining balance, ask the grocer to charge \$7.34 to your pay card and \$14.77 would be paid by another method (cash, another credit or debit card, or check).

You may manage your card by calling 1-888-801-3770. You can check your current balance and your transaction history at this number. Your access code is the last four digits of your home phone number or if you do not have a home phone number, then your access code will default to 1425.

In addition, please review the terms and conditions of the card and if you have any questions or if your card is lost or stolen, please contact Card Express Customer Service at 1-888-801-3770.