

Welcome to your new NetBenefits CommuterCard® Visa®.

Important Notice:
Help protect your debit card from fraudulent use by immediately signing your name on the back of the card. The card must be signed in order to be valid.

To report a lost or stolen card, please call 833-299-5089 immediately. Representatives are available 24 hours a day, 7 days a week to assist you.

ACTIVATE NOW: Call 866-898-9795



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Sign and activate your card.

- SIGN the back of your card.
- CALL 866-898-9795 to activate your card and customize your PIN. To expedite the call, be sure to have your debit card and Social Security number available. For activating, your member ID is your Social Security number.
- Your Commuter Benefit funds, which cover transit and/or parking benefits, are available only after they have been deducted from your paycheck.
- Don't throw out your cards at the end of the plan year, because they'll be reloaded with the new plan year election amount.

HOW TO USE YOUR DEBIT CARD

Choose CREDIT and sign to authorize your transaction or choose DEBIT and use your established PIN.

Please refer to your NetBenefits CommuterCard® Agreement for more information about how to use the card, daily withdrawal limits, and any applicable fees.

Use your NetBenefits CommuterCard® to access your Commuter Benefits for current plan year qualified expenses. Commuter Benefits cover transit and/or parking benefits which are limited to your expenses only.

The card may NOT be used for any of the following purposes:

- Non transit or parking expenses
- To withdraw cash at ATMs or through bank tellers
- To obtain cash back at a point of sale

Save all itemized receipts.

You may be contacted by your plan administrator to submit receipts to verify expenses comply with IRS rules.

KEY BENEFITS

If your Commuter Benefits include parking, the card may be used for:

- Parking expenses wherever Visa debit cards are accepted, for any type of vehicle at or near your work location or near a location from which you commute using mass transit.
- Commuter highway vehicles that seat at least six adults. At least 80% of the vehicle's mileage must be:
 - For transportation between home and work
 - On trips during which employees occupy at least half of the seating space

If your Commuter Benefits include transportation, the card may be used for:

Mass transit passes, tokens, fare cards, or vouchers wherever Visa debit cards are accepted. It cannot be used at general retailers that may sell transit passes, such as gas stations or convenience, liquor, or drug stores.

Take advantage of all your new card has to offer:

- **24-hour customer service support.** You can call customer service 24 hours a day, 7 days a week using the number located on the back of your card or 833-299-5089.
- **Fraud monitoring.** Helps review how and where your card is being used and is designed to block potential fraud if abnormal patterns are detected.
- **Simplified finances.** View your transactions at any time by logging in to NetBenefits.com.

PROTECT YOURSELF AGAINST FRAUD OR THEFT

- Please sign the back of your card.
- Do NOT write your PIN on the card or share it with others.
- Never lend your card to anyone. The person named on the card is the only authorized user.
- Upon receipt of a new or replacement card, please destroy your old card.
- You can use your card through the last day of the month and year shown on the front of your card.
- Cards will no longer be valid after the expiration date.
- Protect your card by keeping it in a safe place. If it is lost or stolen, please call us immediately at 833-299-5089.
- After making purchases, be sure to reclaim your card. You should also destroy any extra receipts with your card number.
- Regularly review your account on NetBenefits.com and report any unauthorized debit card transactions to us immediately using the number located on the back of your card.