Fuego in PeopleMatter Employee FAQ

FAQs about the Fuego Card payment method option available at onboarding in PeopleMatter

What is the Fuego Visa[®] Card? How does it benefit me?

The Fuego Card is a simple and secure way for you to get paid and use your earnings to make purchases everywhere Visa debit cards are accepted. Benefits of the card include:

- Getting paid up to 2 days early¹
- Easy activation No credit check required²
- No setup, monthly or inactivity fees
- Save on cost of cashing a paycheck
- Surcharge-free ATM withdrawals

How do I register for a Fuego Card through PeopleMatter?

During the onboarding process, you will be given the option to apply for the Fuego Card:

Step 1. You will be prompted to create a Fuego App account by validating email, mobile number, and creating a username and password.

Step 2. You will then apply for the Fuego Card by validating your Social Security number, date of birth, and mailing address

Step 3. You will be provided with a Fuego Card account number and will confirm the selection of Fuego as the payment method.

How long does it take for me to receive the card?

The physical card will arrive by mail in 7 to 10 business days. Upon successful sign up, card account information is available immediately in the app and can be used to make purchases online without waiting for the physical card. In-app card account information can also be used to add the Fuego Card to Apple Pay[®] or Google Pay[™] so you can make purchases straightaway.

How am I protected from fraud if the card is lost or stolen?

Visa's Zero Liability Policy³ protects you if the card is lost, stolen or fraudulently used, online or offline. You are not responsible for unauthorized transactions.

Am I eligible for a Fuego Card?

Anyone over the age of 18 (or 19 in states where this is the age of majority), who has a Social Security number is eligible for the Fuego Card. You must also have a mobile phone and email address. Successful ID verification check is required, but there is no credit check.



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How can I check my balance?

You can check your balance 24/7 on your Fuego mobile app or by reaching out to Customer Service at 1-855-715-8518.

What are the key features of the Fuego App?

The Fuego App allows you to manage your account, review transaction history, locate nearby ATMs, transfer funds and benefit from personal financial management tools such as transaction analysis.

Are there any fees associated with the Fuego Card?

Fuego does not charge a monthly fee or penalize you for inactivity. The full Fee Schedule can be found <u>here</u>.

What if I already have a Fuego Card?

You will be given instructions on how to get your routing and account number from the Fuego app and enter the information as your direct deposit payment method.

Can I add funds from another employer?

Yes, Fuego provides you with an account and routing number that can be used to set up direct deposit with other employers and even for tax refunds.

¹For you to be paid early, your employer or payment provider must submit the deposit early. Your payment provider may not submit the deposit early each payment period, so ask when they submit your deposit information to the bank for processing. Early funds deposit begins on the 2nd qualifying deposit, which is defined as a direct deposit greater than \$5.00 received from the same payer.

²This is not a credit card; no credit check is required. Approval subject to successful ID verification.

³Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

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The Fuego Visa Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc. and may be used everywhere Visa debit cards are accepted. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at www.getfuego.com/legal. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free 24/7/365 at 1-855-715-8518.



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