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FREQUENTLY ASKED QUESTIONS

How do I activate my Insight Visa[®] Prepaid Card?

Call 1.888.572.8472 to activate your Insight Card and set your PIN.

Where can I use my Insight Card?

Your Insight Card can be used everywhere Visa Debit cards are accepted to make purchases in-store, online, or by phone. Use your Card to withdraw cash and check your balance at any ATM worldwide displaying the Visa®, Plus® or Maestro® logo.

How much money can I load on my Card?

The maximum amount of cash loads is \$5,000 per day. Ingo Money check load maximum per day is \$2,500. Direct Deposit maximum daily load limit is \$9,500. The balance on your card cannot exceed \$9,500 at any time.

Can I withdraw cash from ATMs with my Insight Card?

Yes, your Insight Card may be used at ATMs or at Point of Sale terminals with a PIN pad that accept Visa Debit, Plus® or Maestro® using the PIN you selected in connection with your Card.[†]

How do I add funds to my Card?

Add money to your Insight Card by having your paycheck or Federal benefits deposited to your Card automatically each payday. There is no charge for having Direct deposits to your Card.

The most secure and convenient way to add funds to your Insight Card is through direct deposit. You can also load checks to your Card simply by snapping a picture with your smartphone. You can sign up to load checks to your Card with the Ingo Money app.*

You can also add funds to your Insight Card by visiting an Insight Card partner location or purchasing a GreenDot MoneyPak® or Visa Readylink® load at major retailers nationwide.**

What's the best way to get balance and transaction information?

Sign up for Insight Alerts to receive text^{††} and e-mail messages in real-time of your account activity. No guessing or wondering about your balance. You can also view your balance and transaction history online 24 hours a day, 7 days a week by logging into your account or by downloading the Insight Card MobileSM app for your iPhone.

How do I use my Insight Card to pay bills?

Insight Online Bill Pay is a fast, easy, and secure way to make payments online. Use it at no charge to pay your rent, utilities, and other monthly bills.

- · Pay virtually anyone online
- Schedule single, recurring, or future-dated payments
- Make changes to scheduled payments before they are sent
- · Track your payment status and history

What happens to my direct deposit if I change jobs?

If you change jobs, the deposits from your previous job to your Insight Card will stop after your last paycheck. To start direct deposit with your new employer, provide them with a direct deposit form that you can find by logging into your account at InsightCards.com. Once your employer processes the form, your paychecks from your new job will be directly deposited to your Card.

Can I use my Insight Card for hotel stays and dining out?

Yes, you can use your Card at most hotels and restaurants, however we recommend that you call hotels first to inquire about their prepaid card policy.

Are there any restrictions when I use my card at a hotel or restaurant?

It depends on the merchant. When you use your Insight Card at hotels and restaurants, or at other service-oriented merchants, it's called an "open-ended" transaction. That means the total amount due is unknown. The merchant has the right to estimate the final transaction amount. If this occurs, and the total amount authorized by the merchant exceeds the amount available on your Card, the transaction will be declined. The merchant also has the right to hold funds on your Card.

Can I use my Insight Card to rent a car?

You may use your Insight Card for final payment of a rental car bill, but a credit card may be necessary to reserve a rental car.

Can I use my Card at a pay-at-thepump gas station?

Yes, you may use your Insight Card to pay at the pump. However, paying at the pump may cause a hold of up to \$75.00.

We recommend that you consider paying inside with the attendant for the exact amount and signing the receipt instead.

Is my Insight Card safe to use on the Internet?

Yes, the purchases you make online using your Insight Card are as safe as any other Visa Prepaid Card.

What should I do if my Card is lost or stolen?

If you believe that your Insight Card has been lost or stolen, call us immediately at 1.888.572.8472. You will have the option of obtaining a replacement card and your available balance will be transferred. Also, if you believe that an unauthorized transaction has occurred, notify us immediately.

How do I contact Insight?

Call Insight Customer Service 1.888.572.8472.

Or write to us at:

Attn: Customer Service PO Box 190245 Birmingham, AL 35219

Additional fees may apply. See Ingo Money Terms and Conditions for complete details.

- Additional fees may apply. Please check with the load partner for applicable fees.
- [†]ATM owner fees may apply.

^{††}Standard message and data rates may apply.