



FREQUENTLY ASKED QUESTIONS

For account and balance information, account services, answers to questions, ATM locations, and practically all other program related needs, visit our website at www.caramoneycard.com

The CARA Companion Card is issued by
Palm Desert National Bank



Q
a **Where can I use my card?**
Your card can be used at ATM's and for PIN purchases at any location where you see one of the logos that appear on the back of your card.

Q
a **How do I put more money on the card?**
Money can be electronically transferred by the primary CARA™ Card holder or money can be direct deposited by any employer to your Companion Card.

Q
a **How can I check the available balance on the card?**
You can check your available balance at our website at www.caramoneycard.com and going to Account Log-in, or by calling the number on the back of the card, or by doing a balance inquiry at an ATM.

Q
a **How much can I spend with this card?**
You can spend up to the amount of money that is on your card, just like cash in your pocket. You cannot spend more than your available balance.

Q
a **Can the card ever have a negative balance?**
Usually a purchase or withdrawal cannot be made for more than the amount available, but it can happen. If you spend more than you have available you will "overdraw" your card and be charged an overdraft fee. Keep track of your use.

Q
a **What if the card is lost or stolen?**
If you've lost your card or believe it's been stolen go to www.caramoneycard.com or call the number on the back of your card immediately to report the card missing. This is important so that you are not responsible for future charges.

Q
a **May I let someone else use my card?**
If you do you are responsible for all associated charges or withdrawals made with your card.

Q
a **What if my card is not working?**
If you cannot access services at an ATM, make sure you are using your correct PIN. If you can access services, but can't get any money, check your available balance. If you are at a store and can't get approval for a purchase, check your balance. If you can't access your balance, or have enough money but still can't get an approval, call the number on the back of your card for assistance.

Q
a **When will I get charged a fee if I use my card?**
See the enclosed Fee Schedule. If you use your card to withdraw money from an ATM, the owner of an ATM may charge a fee for you to use it. The ATM owner must disclose to you that fee before a transaction is completed and you can decide to accept the fee and continue or cancel the transaction. Any ATM fee imposed by the owner of the ATM is different from the ATM fee listed in your Fee Schedule.

Q
a **Is using my card safe?**
Yes. Carry with you only the cash you need. Cash can't be replaced if stolen. Your card can be.

Q
a **Can I get a Visa® CARA Card?**
If you are employed and would like your own Visa CARA Card, visit www.caramoneycard.com and enroll for the card. Direct deposit is required to have a Visa CARA Card.

Q
a **Can I use my card for pay-at-the-pump?**
You can buy gasoline with your card if the gas station or convenience store accepts one of the PIN networks identified on the back of your card, but you must take your card in to the cashier—you cannot "pay-at-the-pump." Take your card into the station and tell the cashier how much gas you want to pump. Tell her your card is a "debit" card. The cashier will then authorize that amount of purchase, you will enter your PIN, and then you can pump your gas.

Q
a **Can I transfer money from my Companion Card to another Companion Card or to a Card?**
Yes. The simplest way is to go to www.caramoneycard.com, log into your account, choose "card-to-card transfer" and follow the instructions. You may also call the number on the back of your card and follow the voice prompts. You will need to know the number of the card to which you want to transfer money. The transfer occurs immediately, so if someone you know with a card needs money right away, you can quickly get money to them.

Q
a **Is having a Visa® Card better than having a Companion Card?**
You must be employed (or have a regular source of income such as a pension, child support, disability or contract income) and have that money direct deposited to your card to have a Visa Card. If you qualify and get a Card, you gain all of the added benefits that come with the Card. For example, the Card can be used more places and for more purposes. Plus, anytime you use your Visa Card for signature purchases there is no associated fee, and you earn rewards points. There is a modest monthly maintenance fee for the Visa Card, but the added benefits are worth the small additional cost.

Q
a **Can I use my card in Canada or Mexico?**
Yes, you can use your card in Canada, Mexico, and countries in Europe—you can use your Card anywhere in the world where you see one of the network symbols that are on the back of your card.

Q
a **What do I do if I have a question or problem, like not getting my statement?**
You will only get a statement by mail if you request one, and there is a paper statement fee. You can always print your card account activity from the website, anytime: www.caramoneycard.com. If you do need a statement, request one from the website, or you can call the number on the back of your card 24 hours a day, seven days a week.