

Stagecoach® Prepaid Card frequently asked questions

Is my *Stagecoach* Prepaid Card a credit card?

Your *Stagecoach* Prepaid Card is not a credit card. The *Stagecoach* Prepaid Card is a prepaid debit card that you can use to access the money sent to you by your sponsor. You can only spend what you have received.

What is the *Stagecoach* Prepaid Card?

Your *Stagecoach* Prepaid Card is a prepaid Visa® debit card funded through a deposit from your sponsor. You can use the card to make purchases or to withdraw cash at ATMs up to the amount available through the *Stagecoach* Prepaid Card.

Where can I use my *Stagecoach* Prepaid Card?

You can use your *Stagecoach* Prepaid Card to make a purchase anywhere Visa debit cards are accepted or at any merchant who accepts Interlink. You can also use the *Stagecoach* Prepaid Card to get cash at ATMs. Each time the *Stagecoach* Prepaid Card is used, the amount spent is automatically deducted.

Can I add more money to my *Stagecoach* Prepaid Card?

No. Only your sponsor can make deposits of funds that can be accessed with your *Stagecoach* Prepaid Card.

Is there a fee for using the *Stagecoach* Prepaid Card?

There is not a fee for using the card to make purchases within the U.S. You get one free ATM withdrawal per month; future ATM transactions within the same month are \$1.50 each. (If you use an ATM that is not owned by Wells Fargo, you may also be charged a surcharge for the use of that ATM by the operator.) Please note that there is an inactive account fee of \$5.00 per month after 180 days of no deposits to, or withdrawals from, your card for each subsequent month of inactivity. Please refer to the *Stagecoach* Prepaid Card Terms and Conditions that are included at wellsfargo.com/stagecoachprepaid for additional details about fees.

Can I make purchases over the Internet with my card?

Yes. Simply key in your *Stagecoach* Prepaid Card account number just like you would a credit card number.

Can I get cash back above the amount of my purchase?

Many retailers will gladly allow you to specify an amount

of cash back in addition to your purchase, although not all retailers offer this option. To use this feature, you must specify a “debit” transaction and enter your personal identification number (PIN).

How do I get a PIN number?

You will receive your PIN through the automated touch-tone menu when you call (866) 466-8057 to activate your card. You may change your PIN using the automated touch-tone menu by calling the same number, or on the My Account website at wellsfargo.com/stagecoachprepaid

How does the over-the-counter cash advance work?

First, determine the current balance on your card. You can check your balance on the My Account website at wellsfargo.com/stagecoachprepaid or by calling (866) 466-8057. Then, present your *Stagecoach* Prepaid Card to the teller at a financial institution and request a cash withdrawal for an amount up to your available balance. The teller may ask to see a picture ID. Once approved, the teller will give you the amount of cash you requested. You are allowed one free over-the-counter withdrawal per month. Please see the Terms and Conditions posted at wellsfargo.com/stagecoachprepaid for more details.

Does the *Stagecoach* Prepaid Card work at gas stations?

Yes. If you use your card to purchase gasoline, we recommend that you pay inside the station, not at the pump. Please see the Terms and Conditions posted at wellsfargo.com/stagecoachprepaid for more details.

What should I do if a merchant declines my *Stagecoach* Prepaid Card?

It is possible the card’s available balance was less than the purchase amount. To avoid this situation, inform the merchant of the card’s remaining balance, and use another form of payment to pay the difference.

Some merchants (for example, restaurants, mail-order companies, and cruise lines) require that the *Stagecoach* Prepaid Card’s available balance be greater than the purchase amount to ensure sufficient funds for tips or incidental expenses.

Together we’ll go far



Can I get a second card for use by my spouse?

No. Currently secondary cards are not allowed.

Why do I sometimes have problems using my *Stagecoach* Prepaid Card at restaurants, hair, or nail salons when I have enough money left on my card to cover the purchase?

Sometimes merchants will check your *Stagecoach* Prepaid Card balance to see if there's enough money to pay for an anticipated purchase amount, which might be more than the actual purchase amount (such as including a tip).

If the anticipated purchase amount is greater than the actual purchase amount and you do not have enough money on the card to pay the anticipated purchase amount, the merchant may decline your card.

To avoid this, tell the merchant up front how much you'd like to pay with your card. If the merchant allows it, you could use another form of payment for the rest.

Do certain merchants place a hold on available value on the *Stagecoach* Prepaid Card in excess of the actual transaction amount?

Some retail establishments (such as hotels, car rental companies, restaurants, or gas stations) may initiate electronic notices seeking validation of the *Stagecoach* Prepaid Card or approval of the anticipated purchase amount, or both.

An anticipated purchase amount may exceed the amount of the actual purchase transaction. The bank may place a hold against the card value for the anticipated purchase amount. This hold may remain in effect from the time the notice is received from the retail establishment up to the time the merchant draft or other item is presented to the bank.

Who do I call if I have questions about the *Stagecoach* Prepaid Card?

Call cardholder customer service at (866) 466-8057. This phone number is also printed on the back your card. Please note that there is no charge for your first live operator-assisted call each month. Additional operator-assisted calls will result in a \$2.00 fee. Balance inquiries over the automated touch-tone menu at (866) 466-8057 are free and unlimited.

Tell me about the 24-hour customer service.

You can check your balance, view your transaction history, or change your PIN 24 hours a day on the My Account website at wellsfargo.com/stagecoachprepaid Call the toll-free customer service number (866) 466-8057 anytime for a lost, stolen, or damaged card, or a dispute or inquiry about your *Stagecoach* Prepaid Card. Both English and Spanish languages are supported. Many inquiries can be

answered using the automated touch-tone system. Some live-operator assisted calls may be subject to a fee. Please see the Terms and Conditions posted at wellsfargo.com/stagecoachprepaid for more details.

How do I know how much money I have on the *Stagecoach* Prepaid Card?

You can check your balance at anytime by visiting the *Stagecoach* Prepaid Card website at wellsfargo.com/stagecoachprepaid or by calling (866) 466-8057.

Will I receive a statement?

Your monthly statement will be posted to the *Stagecoach* Prepaid Card website at wellsfargo.com/stagecoachprepaid. You may opt for a paper statement by calling (866) 466-8057.

Can I transfer money online from my *Stagecoach* Prepaid Card account to another one of my accounts?

Yes. You can do this using the My Account website at wellsfargo.com/stagecoachprepaid. There is a fee for this service. Please refer to the Terms and Conditions posted on the My Account website at wellsfargo.com/stagecoachprepaid for details.

Can I have my bills automatically deducted from my *Stagecoach* Prepaid Card?

If your biller accepts credit card payments, you may use your *Stagecoach* Prepaid Card.

What happens if my card is lost or stolen?

You must immediately call (866) 466-8057 to report a lost or stolen card, and order a replacement. You will not lose your money if someone uses the card without your permission as long as you promptly report your card has been lost or stolen.

Are text message alerts and balance inquiries available on my *Stagecoach* Prepaid Card?

Yes. Select "Enroll in Text Messaging (SMS) Alerts" in the "Account Activities" drop down menu to enroll and get value load notifications.

How do text messaging alerts work?

Short messaging system (SMS) text messaging is a convenient way for you to receive messages regarding value loads by the card sponsor and balance information. Just choose from one of our available text commands followed by the last four digits of your card number, send it to **55190**, and we will automatically reply within seconds.

Frequently used commands:

BAL — Get available balance for your account
HELP — Provides available text message commands
STOP — Unsubscribe from all text message alerts