

## **Mortgage Edge Prepaid Visa FAQ's**

- **What is the Mortgage Edge Prepaid Visa Card?**

The Mortgage Edge Prepaid Visa Card is not a credit card. It is a prepaid, stored value and reloadable payment vehicle. Once money is deposited on your Mortgage Edge Prepaid Visa Card, you can make purchases for goods and services at millions of locations worldwide.

- **Do I need to register my Mortgage Edge Prepaid Visa Card?**

In order to use your card, you must register your information. You can go online at [mortgageedge.trucash.com](http://mortgageedge.trucash.com) (update the "Profile" page) or call TruCash customer service at 1-800-624-6171. You will be required to complete a few questions; such as your name, home address, phone number, date of birth, and provide some government identification. You will be asked for a password as an additional security measure to protect your card.

- **Why do you need all of this information about me?**

Our issuing bank requires that we know our customers. We require all of this information to be fully compliant with the bank regulations and the data is maintained by us and we will not disclose this information to any commercial third parties.

- **If I give you my social insurance number, does that mean you check my credit?**

Absolutely not. Everyone qualifies for this product and credit scores are not pulled in conjunction with the issuance of these cards.

- **How do I use my Mortgage Edge Prepaid Visa Card?**

The Mortgage Edge Prepaid Visa Card is accepted at millions of locations worldwide. What does that mean to you? You can make purchases at retailers, over the Internet and over the telephone. You can use it to make reservations for hotels, rental cars and much more. Restrictions may apply.

- **Are there any fees or limits associated to my card?**

Yes, please refer to the terms and conditions located on the back of your card carrier.

- **How much cash can I withdraw at an ATM?**

Your prepaid card has a set ATM withdrawal limit of \$1,000.00 per day.

- **How do I withdraw funds from an ATM machine?**

Use your card at any ATM that displays the Visa® acceptance marks (your PIN number will be required). Please remember to press the "Checking" option to withdraw your funds or to make balance inquiries. It is important to note that you can withdraw funds up to the amount available in your card less any applicable fees at the time of the transaction.

- **How do I find out what balance I have on my Mortgage Edge Prepaid Visa Card?**

Log in to [mortgageedge.trucash.com](http://mortgageedge.trucash.com): your card balance will be displayed.

- **How can I see my purchases or ATM transaction history?**

Simply visit [mortgageedge.trucash.com](https://mortgageedge.trucash.com), login and click on Transaction History to view the history of your card.

- **Where can I find specific details to fees relating to my Mortgage Edge Prepaid Visa Card?**

Please refer to the back of the card carrier.

- **What if my Mortgage Edge Prepaid Visa Card is lost or stolen?**

If your Card has been lost or stolen, or someone has transferred or may transfer money from your account without your permission, please call TruCash customer service at 1-800-624-6171. Please refer to the cardholder Terms & Conditions for more details.

- **How can I change/update my personal data?**

You can update personal data at any time by logging into [mortgageedge.trucash.com](https://mortgageedge.trucash.com) and clicking Profile. If you have any questions or problems updating your personal information, please contact TruCash customer service at [service@trucash.com](mailto:service@trucash.com) or **1-800-624-6171**.

- **Can I choose a new PIN?**

Visit [mortgageedge.trucash.com](https://mortgageedge.trucash.com), login with your cardholder number and password. Click on "PIN Request" to choose a new PIN. The first PIN request is FREE; any additional requests are \$2.75 (per request).

- **Does TruCa\$h know my PIN?**

No.

- **How to contact TruCash customer service:**

Visit [mortgageedge.trucash.com](https://mortgageedge.trucash.com) or call 1-800-624-6171.

Call Centre hours of operation: Monday - Friday (9:00 am - 5:00 pm EST). If a call is received before or after hours of operation, a customer service representative will contact you the next business day of receiving your message.