

Beneficiary True Link Card Agreement

The True Link Card is a reloadable Visa card, which enables TSUNAMI ENTERPRISES to make disbursements safely, quickly, and reliably. The card also allows beneficiaries and their representatives the freedom to purchase things that enhance their quality of life. Please read the rules below used to govern the card.

We require you to sign this Beneficiary True Link Agreement in order to use the card.

Terms of card use

- The card is not transferable, and cannot be resold or transferred for cash
- Lost/stolen cards will be replaced without charge one time per quarter (3 months), and a \$5 replacement fee for additional cards charged by TrueLink against your card balance.
- For inquiries about card balance and transactions contact True Link at 1-800-299-7646.
- Cards will be shipped to you directly by TrueLink. As such you will need a physical address they can ship to, not a PO Box. If the card is returned due to incorrect mailing address, your funds will be frozen until Tsunami gets a good shipping address. Be sure Tsunami always has updated address information for you. SSA also relies on a good address and anything returned to SSA for a bad address will cause benefits to be suspended.

Funding schedule

- The card will be loaded with funds after rent and utilities are paid (CIRCLE ONE):
(1ST) (1ST & 15TH) (1ST, 8TH, 15TH & 22ND) (MONDAYS) (WEDNESDAYS) (FRIDAYS)
- If you receive SSA (also known as SSDI) benefits then replace the 1ST with the 3RD.
- If the funding day(s) falls on a weekend or holiday, it is possible to receive funds on the first business day before the weekend or holiday. Please contact us for more information.

The undersigned agree to the rules set out in this Beneficiary True Link Agreement. If these rules are not followed or if the True Link Card is misused in any way, card privileges will be revoked.

Printed Name

Signature

Date

Please return this signed Beneficiary True Link Agreement to:

TSUNAMI ENTERPRISES

PO BOX 608

UKIAH, CA 95482

Fax (707) 462-6235

True Link Card Schedule of Fees and Charges

Fees for Set-Up and Maintenance

Fee Type	Fee Amount	How to Avoid or Reduce This Fee
Monthly Fee	\$10.00	PAID BY TSUNAMI

Fees for Adding Money (per transaction)

Fee Type	Fee Amount	How to Avoid or Reduce This Fee
Direct Deposit	No Fee	
Funding from a Bank Account	No Fee	

Fees for Spending/Transferring Money (per transaction)

Fee Type	Fee Amount	How to Avoid or Reduce This Fee
Signature and PIN Purchases – Domestic	No Fee	
International Signature Purchase	\$1.00	
International PIN Purchase	\$2.00	Use a signature instead of PIN to pay

Fees for Getting Cash (per transaction)

Fee Type	Fee Amount	How to Avoid or Reduce This Fee
ATM Cash Withdrawal**	No Fee	
Cash Back at Point-of-Sale (select “Debit” and enter your PIN to get cash back when making purchase at a retailer)	No Fee	
Bank Teller Withdrawal (Over-the-Counter Cash Withdrawal using signature)	\$4.00	Use an ATM or get cash at a point-of-sale terminal
Quasi-Cash Withdrawals (e.g., money orders, traveler’s checks, foreign currency, lottery tickets, casino chips, vouchers redeemable for cash)	\$4.00	Use an ATM or get cash at a point-of-sale terminal
ATM Insufficient Funds**	No Fee	

Fees for Customer Service, Getting Information and Card Maintenance (per request)

Fee Type	Fee Amount	How to Avoid or Reduce This Fee
Automated and Live Agent Phone Calls	No Fee	
Email and Text Message Alerts. Standard text messaging rates apply.	No Fee	
ATM Balance Inquiry**	\$0.50	Check your balance online or by phone for no fee
Mailed Paper Statement	\$1.50	View your statement online for no fee
Expedited Card Delivery (2 Day Delivery)	\$30.00	Choose regular delivery speed for no fee

Fees for Transferring Money Out When Closing Your Account

Fee Type	Fee Amount	How to Avoid or Reduce This Fee
Account Closure With Card-to-Bank Transfer*	No fee	
Replacement Card	\$5.00	
Account Closure With Check Refund	No fee	

* Bank where you maintain your bank account may impose a transfer fee.

** You may be charged a fee by the ATM operator or other networks used to complete the transaction (and you may be charged a fee for a balance inquiry at an ATM even if you do not complete a fund transfer). Such other fees and charges may be deducted from your Card Account.

More information available at <https://www.truelinkfinancial.com>