



FREQUENTLY ASKED QUESTIONS Citi® Prepaid Services

How is my card different than a credit card? A credit card gives you a line of credit, which you have to pay back. Conversely, this card is a debit card that is loaded with *your* money. You can spend or withdraw the funds as you see fit, but you can't spend more than your current available card balance.

MANAGING YOUR CARD

How do I activate my card? Please call the number on the sticker on the front of your card in order to set up your self-selected PIN. If you reside in Canada, please call the following number to set up your PIN: 1-800-764-5376. You will not be required to enter your postal code; you will only need to enter your card number.

Can I change my PIN after I set it up for the first time? Yes. You can change your initial PIN by calling the number on the back of your card and then entering the required account information. If you reside in Canada, you will want to call this number for PIN changes: 1-800-764-5376.

How do I view my card activity online?

1. Visit the Web site: www.prepaid.citi.com/isagenix This address also appears on the back of your card.
2. Register on the site by providing a username and password.
3. Click the "My Account" icon on the top of your screen. Your card activity will be listed for your review

What should I do if my card is lost or stolen? Call the Citi Prepaid Services Customer Service team at 1-800-422-1992 immediately to report a lost or stolen card and to order a replacement one. If you report the lost or stolen card in a timely manner, you will not be responsible for any unauthorized charges per the Terms and Conditions.

Can I have an account that has an address outside of the United States? Yes, you are permitted to register your card with a Canadian address if applicable. Addresses in Puerto Rico and the U.S. Virgin Islands also are accepted, as they are both territories of the United States.

How do I change my address? If you have moved, or the address to which your card was mailed contains an error, please update your information in your Account Profile on the Web site. If you need assistance updating your account information, please contact Citi Prepaid Services.

Does my card ever expire? Your card will be valid for three years. You can find the expiration date on the front of your card. If you are an active Isagenix® Associate at the time of your card expiration, your card will automatically be reissued to you about two weeks prior to this date.

Is there a way for me to get a second card? If you would like, Isagenix® offers the option of getting a secondary card for an additional cardholder on your account. This person will have access to the balance on your account and be able to use the funds in the same way that you do. His or her card will be linked to your account but have a different number on the front of the physical plastic card. Please be advised that the fee for a secondary plastic card is \$6.95, which is deducted from your account balance.

Will I receive a separate billing statement for my card? All transactions that you make with your card are available online. When you want to double-check your transaction activity, simply log in to your account on the Web site. If you are not able to access your statement online, please contact Citi Customer Service to find out if other statement options are available for your card.



Whom should I contact if I have questions about my card? Please call the following Customer Service number for any inquiries that you might have regarding your Citi Prepaid Services account: 1-800-422-1992.

SHOPPING WITH YOUR CARD

Where can I use this card? You can use your card to purchase goods and services at any merchant that accepts Visa® debit cards.

Can I use my card to purchase goods and services? You can use your card to purchase goods and services at any merchant that accepts Visa® debit cards. To complete a transaction, select CREDIT as your payment option to indicate that you will sign to authorize your transaction. If the funds are available in your account, the purchase will be approved.

Why does my card not work when I try to pay-at-the-pump? To protect cardholders, we have disabled all cards at self-service pay-at-the-pump gas stations. However, you still can use your card at these locations by asking the attendant to process your card.

How do I shop online using my card? To shop online, follow these simple steps:

1. Select the items you want to buy.
2. Proceed to "check out."
3. Select Visa® as your payment option.
4. Enter your 16-digit card number and the 3-digit security code, if required. This code can be found on the back of the card; it is the last three digits printed in the signature panel. You also will need to enter your card's expiration date.
5. Enter the billing address that you have associated with your card. The merchant will then process your transaction.

Can I spend more than my available balance? No. If the purchase that you attempt to make is for more than your available balance, the merchant will decline your transaction.

Why did my balance only decrease by \$1 after I made a purchase at a merchant? Often, online merchants do not immediately charge customers for the full amount of the purchase. Many will "authorize" (that is, temporarily deduct) \$1 from your balance for verification purposes. This is a routine practice that affects all standard credit and debit card users. In most cases, merchants that operate in this manner will debit your balance for the full amount of the purchase and return the "authorized" \$1 to your balance. The merchant may take up to 30 days to return these funds to your account.

Are there spending limits with my card? Yes. You will be able to spend up to \$3,000 within a 72-hour period using your card. You will be able to make up to 12 merchant transactions within that same timeframe. If your spending requirements are greater than these limits, contact Citi Customer Service team for adjustments.

ADDING AND WITHDRAWING MONEY

What ATMs can I use to access my funds? You can use your card to withdraw cash at any ATM that bears the Visa® logo. Please be advised that, for each ATM withdrawal, Citi Prepaid Services always charges a service fee of \$1.50. This fee, along with any other surcharges assessed by the individual ATM terminal, is automatically deducted from your balance. If you use an ATM within the Citi surcharge-free network, there will be no additional surcharge assessed. Citi surcharge-free ATMs are typically located at Citibank branches and in 7-11, Money Pass, and Publix stores. For a list of such ATMs near you, please use the "locator" feature on the site www.prepaid.citi.com/isagenix.



How much money can I withdraw from my card at an ATM on a daily basis? Your card will allow you to withdraw up to \$400 per 72-hour period, with the minimum and maximum withdrawal amounts depending on the individual ATM terminal. Often, ATMs will not dispense less than \$20 or more than \$500 per transaction and usually, they require you to withdraw funds in multiples of \$20. You will be able to make 5 ATM transactions within a 72-hour period. If your daily cash requirements are greater than these limits, contact Citi Customer Service team for adjustments.

How do I know how much money I have in my available balance? You can check your available balance at this Web site or by calling Citi Customer Service.

Can I add money to my card through my bank? No, Citi Prepaid Services currently does not offer an add funds capability. The only way in which funds can be loaded to your card is through commission payments from Isagenix®.

Can I deposit money onto my card at an ATM? No. Your card does not have this functionality.

Can I withdraw funds from my card directly into my personal bank account? Yes. You can transfer funds via the ACH system (akin to, but not the same as, a wire transfer). In order to do so, you must fill out a form that can be provided by Citi Customer Service team. Alternatively, you may log in to our Web site and click on the "Access \$" link to fill in your information and request the transfer. ACH withdrawals typically take 2-3 business days to hit your bank account. The fee per withdrawal is \$1.50. Please be advised that ACH withdrawals are possible only into U.S. bank accounts, and the name on the bank account must match the name on your Citi Prepaid Services account. You also may only transfer the full balance that is on your card to your bank account.

PAYING FOR YOUR CARD

We always aim for the ultimate in customer satisfaction. In order to keep Citi customer service standards the highest in the industry, we may impose a few nominal service fees for the use of your account.

Lost/Stolen Plastic Cards: If your card is lost or stolen, the first reissued card that you request will be free of charge to you. All other reissued cards will cost \$6.95. This fee will be assessed directly to your card account.

Domestic ATM Withdrawal Fee: \$1.50 (Additional surcharges may apply)

International ATM Fee: \$3.50

Account Maintenance Fee: \$3.00 *

Over-limit Fee: \$15.00**

Check Decline Fee/Stop Check Fee: \$25.00***

ACH Withdrawal Fee: \$1.50 per transaction****

* Your account may be subject to a monthly **Account Maintenance Fee** if it is inactive. An inactive account is defined as an account that meets all three of the following criteria: (1) Your account has been open for at least six months; (2) You have not added funds or received a payment; and (3) You have not made a transaction that resulted in activity with the account in a 90-day period.



**** The Over-limit Fee** rarely is assessed, except in cases where your withdrawal greatly exceeds the balance on your card and is not later compensated for by your next payment.

******* In cases where the check was declined due to errors on the part of the bank or check cashing agency, these fees may be reversed.

******** Please refer to the section Adding and Withdrawing Money for a more detailed explanation of ACH withdrawals._

DISPUTING CHARGES

There is a duplicate charge marked as “Pending” on my account - can I dispute it? No.

Charges labeled as “Pending” will either settle or be automatically removed from your account on midnight of the 7th calendar day after your transaction. We will only accept dispute forms for settled transactions labeled as “Spend” within your transaction history. Any dispute forms received for “Pending” charges will be discarded. However, if you do see a second “Pending” charge on the account, we are able to release these funds prior to the 7 day mark if we receive a fax from the merchant authorizing us to do so. This fax must be on company letterhead and include the date, amount, and unique authorization code for the transaction. Once this fax is received, one of our Customer Service representatives can release the funds for you. ****** Please note: Charges by hotels and rental car companies *cannot* be released prior to the 7th calendar day under any circumstance.

There is an unfamiliar charge on my account - what should I do? First, inform Citi Prepaid Services Customer Service of the unfamiliar charge by calling the number on the back of your card. Next, contact the merchant using the phone number provided in your account history. If you are still unfamiliar with the charge, our Customer Service team will be able to provide you with a Fraud Affidavit form. Please be advised that ATM transactions which you believe to be fraudulent cannot be disputed *unless you never received your card*. If you are in possession of your plastic card, you may not claim ATM withdrawals as being fraudulent. Since such transactions are PIN-based, they would have to be completed only by you or someone to whom you gave your PIN.

I would like to dispute a charge on my account from a known merchant - how do I proceed?

If you wish to dispute a charge, first try resolving the matter directly with the merchant. If you are unsuccessful, please contact Customer Service to receive a Merchant Dispute Form.

SECURITY AND PRIVACY

How do I know my personal and card information is secure? All transactions with Citi take place on a secure server, and all of your personal and card information is encrypted using a Secure Socket Layer (SSL). We encourage you to carefully review Citi Privacy and Security Policies if you have further questions about these matters.

Will you divulge my personal information to anyone? No. Citi Prepaid Services will not divulge your email address or other personal information to any third party without your authorization. Upon registering your account on the website, you can choose whether or not you want to receive communications from us or our partners. Please read Citi Privacy and Security Policies for more details.