

Self-Exclusion – Access to Cash Options (True Link Financial)

****Resource For BOTH the Gambler AND Loved One's**

- **True Link Financial** provides individuals the opportunity to help protect the assets and benefits that may be at risk due to a gambling problem, through a customizable and reloadable VISA debit card that can be obtained and customized to work where you need it to and to block where you don't, helping to provide restricted access to funds and limit gambling related losses.

Are you or a loved one:

- In recovery from or struggling with a gambling addiction?
- Impacted by an age-related cognitive impairment?
- Living with an intellectual disability?

The True Link Visa Prepaid Card is a secure and convenient way to provide access to funds and life-enhancing independence while restricting how those funds can be used as needed.

The Visa Prepaid Card can be administered by the gambler themselves or a loved one, such as a family member, guardian, trustee, or another professional. When a loved one assists in the process, they can fund it and also configure its online dashboard settings to help manage the risks the cardholder is facing.

Sometimes those risks are access to cash; sometimes they are benefits eligibility requirements; sometimes they involve telemarketers, online purchases, specific merchants, casinos, transaction size, etc. The True Link Visa Prepaid Card's highly customizable online dashboard settings can be adjusted as circumstances change.

The right tools make all the difference.

- Customize True Link Visa Prepaid Cards online to work where you need them to – and to block where you don't.
- For example, enable the Visa Prepaid Card for use at the grocery store and the gas pump but not with telemarketers or at liquor stores.
- Families and professionals can save time while protecting their loved ones or clients.
- Use the card to promote independence and quality of life for loved ones and clients.

Frequently asked questions

Managing a True Link Visa Card

What does it mean to “manage” a True Link Visa® Prepaid Card?

Managing a True Link Visa Card means a variety of things, like being responsible for ordering the Visa card, putting the settings in place for how the Visa card can and cannot be used, adding money, scheduling fund transfers, updating account information, and more. A person who manages the Visa card on behalf of the cardholder is referred to as the card administrator.

Who uses the True Link Visa Card and what information do they have access to?

At True Link, the person who uses the Visa card is known as the “cardholder.” Once a cardholder receives their Visa card, they are responsible for activating it before they can begin using it. The cardholder is able to activate their Visa card, view recent transactions, and check their balance -- either online or by calling our support team. However, unlike the card administrator, they won’t have the ability to make changes to how and where their Visa card is used or what funds are available and when.

Can other family members help administer the True Link Visa Card?

Yes, True Link allows for multiple administrators who can each be given their own level of access.

Why do you need my Social Security Number?

The USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens an account, even when you are opening and managing a card for someone else.

Concerned about sharing your information? Please reach out at 1-844-904-6515 or ea@truelinkfinancial.com and an enrollment advisor can walk you through our security policies and answer any questions.

Funding a True Link Visa Card

How can money be loaded onto the Visa card?

You can transfer money to a True Link Visa Card in two ways: 1) By connecting a bank account via our online portal and instructing funds to be transferred or 2) By initiating a direct deposit from your bank or an employer. Unfortunately, we are unable to accept wire transfers, checks or cash.

Each True Link Visa Card has a unique routing and account number. Once the funds have been added to the Visa card, the cardholder can begin to make transactions.

For Special Needs Trusts: can money be loaded from the trust?

Yes. The True Link Visa Card can be funded by using a connected trust account through the True Link platform or by initiating a direct deposit from the trust. You can set up your Visa card according to Social Security Administration [guidelines in the POMS](https://secure.ssa.gov/apps10/poms.nsf/lnx/0501120201#i1e) (<https://secure.ssa.gov/apps10/poms.nsf/lnx/0501120201#i1e>) to help protect government benefits.

To learn more about the features of the True Link Visa Card for SNT Trustees, [click here](https://www.truelinkfinancial.com/prepaid-card): <https://www.truelinkfinancial.com/prepaid-card>.

To read our compliance guide for special needs trust disbursements, [click here](https://www.truelinkfinancial.com/compliance-guide): <https://www.truelinkfinancial.com/compliance-guide>.

If I link my bank account, will the cardholder automatically have access to those funds?

No, the bank account is not accessible to the cardholder. Only card administrators can transfer funds from a linked bank account to the True Link Visa Card.

True Link Visa Card Capabilities & Settings

Can True Link help prevent a cardholder from purchasing specific items?

With True Link's Spending Monitor the card administrator can customize where the Visa card can and can't be used to make purchases. Settings can be adjusted to allow or block categories of spending like "Allow Pharmacies" or "Block Casinos". You can even block specific vendors like "Allow Walmart" or "Block A&J's Sports Bar."

We understand that situations arise where a cardholder needs to make purchases at a store that also sells certain items that may pose a risk to them (e.g., groceries from a store that also sells alcohol). Currently, True Link is unable to block transactions at the item level, but there are a few ways administrators can help manage cardholder spending, including using our receipt tracking feature to track purchases at an itemized level.

Can access to cash be blocked?

Yes. You can block access to cash in a number of different ways:

- Block withdrawals at ATMs
- Block withdrawals inside a bank (i.e., getting cash from a teller at a bank)
- Block cash-back at time of purchase
- Set daily cash withdrawal limits
- Set monthly cash withdrawal limits

How can True Link help protect my cardholder?

There are many ways True Link allows you to customize the True Link Visa Card to give your cardholder financial independence, while still helping protect them:

- Allow purchases at specific merchants you identify that you know the cardholder visits, block all others
- Block online or over-the-phone spending, except for food delivery apps
- Limit transaction size to a set dollar amount
- Set up custom alerts to track purchases, withdrawal attempts, low balances, and more.
- Set recurring weekly or monthly transfers to help keep your cardholder(s) on budget
- Manage their access to cash – or block it entirely
- Easily disable a lost or misplaced card to prevent additional transactions and help protect against fraud
- For those in recovery who face more risk at night, set a curfew, so spending can only occur during specific hours

Can the True Link Visa Card be used for online billpay?

Yes. You can use a True Link Visa Card anywhere Visa cards are accepted, including online billpay.

What kinds of alerts can I receive?

Administrators can choose to receive alerts by text message, email, or both. Alerts are available for cash withdrawal attempts, low balances, blocked transactions, insufficient funds, and more.

You can also add email addresses for other individuals to receive alerts for a specific cardholder, and choose whether you would like to receive email notifications as they occur, or once daily.

Text notifications may be subject to additional charges/fees from your carrier.

Can a maximum monthly budget be set for a Visa card?

Yes, because the True Link Visa Card is a prepaid card, this means that purchases can only be made using money that has been added to the Visa card. Additionally, many card administrators help their cardholders stay on a budget by scheduling recurring daily, weekly, or monthly transfers. This way cardholders receive funds when they need it -- without spending beyond their means.

For those supporting someone in recovery, where additional budgeting support can help rebuild independence, the True Link Next Step Visa Card allows you to specify monthly, weekly, or daily budgets.

What happens when a Visa card is lost or stolen?

If a True Link Visa Card has been lost or stolen, you can immediately disable the Visa card to prevent additional transactions and protect against fraud. If the Visa card needs to be replaced, you can close the account and order a replacement. All of this can be done online, via our 24/7 automated phone system (1-866-984-8576), or by speaking with a Customer Support representative at (1-866-984-8576) during standard business hours. Once the new Visa card arrives and is activated, any funds remaining on the lost Visa card will be automatically transferred to the new Visa card.

Ordering the True Link Visa Card(s)

How do I order a True Link Visa Card?

The fastest and easiest way to order a True Link Visa Card is online. [Click here](https://member.truelinkfinancial.com/signups/questionnaire) to get started: <https://member.truelinkfinancial.com/signups/questionnaire>.

If you need assistance ordering multiple Visa cards, please contact us and a member of our team will guide you through the process:

- Call: 1-844-904-6515, Monday - Friday, 6am - 5pm PT
- Email: ea@truelinkfinancial.com

Can a cardholder have more than one True Link Visa Card?

Yes, there is no limit to how many True Link Visa Cards a cardholder can have.

Is a minimum balance required?

No, there's no minimum balance required to open up a True Link Visa Prepaid Card.

What fees do you charge to use the card?

The monthly fee is \$12.00. This includes: unlimited calls and emails to our customer support team and 24/7 access to your online dashboard. We also do not charge any additional fees

for making or scheduling funding transfers or for any purchases made within the United States.

We offer True Link Visa Cards with and without in-network ATM access. If your Visa card includes in-network ATM access, cash can be withdrawn from any ATM in the [Allpoint network](https://www.allpointnetwork.com/locator.html) (<https://www.allpointnetwork.com/locator.html>) without incurring any fees. Cash withdrawn from other ATMs – or all ATMs if your Visa card does not include the Allpoint network – will incur a fee, in addition to usage fees charged by the ATM provider (these fees vary by provider).

Additional fees and charges may apply. You can learn more about fees and charges [at this link](https://www.truelinkfinancial.com/prepaid-card/schedule-of-fees-and-charges): <https://www.truelinkfinancial.com/prepaid-card/schedule-of-fees-and-charges>.

Other questions

How long have you been around?

True Link Financial, Inc. was formed in November 2012 by co-founders Kai Stinchcombe and Claire McDonnell and launched its first product in August 2013.

How long does it take for money to become available for use?

For existing customers, funding scheduled before 4 pm PST on a business day will be available on the True Link Visa Card the next business day. For new customers, funding times may vary while we are establishing a relationship with you and your bank. It may take up to five business days for the full amount of requested funds to be available on the Visa card.

Please contact our Customer Support team for more information by calling 1-866-984-8576 or emailing support@truelinkfinancial.com.

How much money can be loaded onto the Visa card?

The maximum account balance for any single True Link Visa Card is \$20,000. The maximum load limit per day is \$5,000.

Can I temporarily stop using True Link without closing the account?

Yes. You can temporarily “pause” usage of your True Link Visa Card from your online dashboard or by contacting our Customer Support by calling 1-866-984-8576 or emailing support@truelinkfinancial.com.

Website: <https://www.truelinkfinancial.com/>

Phone (Main Line): 1-866-984-8576

Phone (Existing Cardholders): 1-800-299-7646

Phone (New Card Orders): 1-844-904-6515

Phone (Existing Card Administrator Support): 1-877-264-8783

Email: support@truelinkfinancial.com

Address: P.O. Box 581, San Francisco, CA 94104