



## How will this program specifically help Idaho farmers and ranchers?

Imagine what life would be like if you weren't allowed to use your debit card or participate in any online financial transactions for a year. Think of how many times you swipe your card at a prepay gas pump, receive a paycheck through direct deposit, or pay a bill online. Life is possible without electronic banking, but it's becoming increasingly more difficult. A company called **Family Matters** has worked with the agriculture sector and VISA® to develop specialized debit cards that specifically helps farmers and ranchers pay their agriculture workers who struggle to be "bankable". There is no fee to the farmer and no fee to the worker to have these debit card accounts. This is **NOT** a credit card program with line of credit and interest fees. Also, this is **NOT** for those who are illegally in the country. Those who apply for this card will need to provide a social security number, passport number, federal tax ID, Green Card, Matricula Consular ID, or a work/student visa number.

## How does it work?

Suppose that Farmer Jones in Idaho has four agriculture workers on his farm. Each of these workers can sign up independently for a **Family Matters VISA Debit Card**. With no fees, the workers each receive a **Family Matter VISA** debit card and debit card account, each with an accompanying routing and account number. Of course this debit card account is empty at this point. Each worker can then go to Farmer Jones and give him a simple form that has their individual routing and account number on it. Farmer Jones can then go to whatever local bank, financial institution, or payroll service he already uses and ask that, instead of cutting a check for his workers, the money be electronically sent to these debit card accounts using the routing numbers. Most banks are thrilled with this because there is less paper to work with thus less cost. The money is then routed to the workers' accounts. These workers can then use their debit cards to withdraw cash, manage their money online, wire money to family, use it for online transactions, or just keep it on the card in reserve. It's up to them.

Now if you are like me, you are probably saying, "Well of course VISA is not going to do this for free. They always get paid somehow." The answer to that is yes, they do get paid. Remember, anytime you or I use our debit cards at the gas station, Walmart, or wherever, those stores pay a small percentage to VISA or Mastercard, etc. You can see why VISA is motivated to work with **Family Matters** to help these agriculture workers go from getting a paycheck and money orders to having a debit card account. By the way, these accounts are FDIC insured and come with fraud protection.

## So what does this all mean for us at Farm Bureau?

The bottom line is this: If you have farmers and ranchers that can successfully get debit cards for their workers using local financial institutions or banks, then they should stay with those local institutions. However, if they struggle to get their workers qualified through local banks, then we need your help to let them know about their option to use agriculture-customized debit cards through **Family Matters** designed with the agriculture industry specifically in mind. We have brochures in English and Spanish that we can send to you. I've also attached some additional information to this email. Below are the steps needed if individuals want to register for a card:

**To order a personalized MoneyCard, simply follow the 7 steps below and the Card will be delivered in 7-10 business days.**

1. Log-on to [www.familymattersmoneycard.com](http://www.familymattersmoneycard.com)
2. Click on the "Enroll today" tab located in the top right corner
3. In the Group Enrollment section, type the word **Idahofb** in the space provided next to enrollment code.
4. Click on "Submit Code"
5. Fill-in all requested information on the enrollment form
6. After reading the Terms and Conditions, click on the box to accept them.
7. Click "Submit"

If a farmer and rancher has more than five employees we can arrange to have a Family Matters employee assist them in setting up the accounts to save time.

## Additional Information

Instruct employees to do the following upon receiving their MoneyCard:

1. They should activate their cards promptly. The code they need to do this is the last 4 digits of their social security number or the identification number they used when enrolling for the Card.
2. Have them follow the instructions located on the card carrier to activate their cards.
3. Tell each recipient to provide the Direct Deposit Authorization Form to the appropriate individuals - the people that pay them. The cardholder should make copies of this Authorization Form to use with additional employers or others that pay them on a routine basis.
4. Remind them to read all materials included with the card to learn how to make best use of The Card.
5. Make them aware they will begin receiving their pay on their card next payday.

## Other Benefits

### Employers:

- Enable direct deposit for all, even those otherwise without a banking relationship.
- Guaranteed issue. Social security number is not required. Anyone you employ can receive The Card.
- Reduce direct internal and third-party costs associated with payroll. Reduce time spent and eliminate all inconvenience and inefficiencies associated with paper delivery of payments.
- Give employees a high-value benefit that benefits you too.
- Reduce, possibly eliminate, payroll account bank and reconciliation costs.
- Eliminate final pay problems and escheatment concerns.
- Ensure state payroll regulation compliance.
- Use as a mechanism for expense account funding / reimbursement management.
- Daily and "instant pay" capability available.
- Instant Issue program available.
- Electronic posting of pay stubs is available, enabling complete "paper-free" payroll.

### Individuals:

- Receive pay and other payments safely, securely, accurately and timely, regardless of where you may be.
- Have ready access to the money you receive first thing, every due date, available right away to use for your own purchases or payments, safely, without having to first collect or convert into cash.
- Eliminate the need to pay to cash your checks. Eliminate check cashing inconvenience. Eliminate the need to carry and transact all business in cash. Eliminate the risk of cash loss or theft.
- Obtain the cash you need, only when you need it, at an ATM 24/7/365, anywhere in the world, for a very modest fee. Or, obtain the cash you need, at no cost, at any Visa® member bank worldwide.
- Regardless of banking history, you qualify.
- Poor experience with banks, fees, overdraft costs? With The Card many services are free, and where fees do apply, they are clear and modest. Overdrafts? Probably won't happen, but if one does, **there is no fee**.
- Don't want a credit-line card? Have all of the security and convenience advantages of Visa® without the risk of debt. Life can be tough without plastic. Here are the benefits without the concerns.
- Use to make purchases in person, over the phone or on-line. Use to pay bills, secure a rental car or make hotel or other travel reservations. Using Visa is free.
- Use "Bill Pay" telephonically or on-line to pay anyone you need to pay. Anyone can be paid for only \$1.00 per payment, including paper and postage. Save gas and time, and make payments safely and securely.
- Get balance and transaction information directly on your mobile phone with SMS Alerts.

- Have children or other family or friends elsewhere that need your financial support? Get for them a Companion Card and transfer money to them anywhere in the world instantaneously, and free. Eliminate wire transfer and services fees, but get money to friends and family immediately, and safely.

### **Credentials:**

- The Card is a Visa®, one of the most recognized and well-regarded companies in the world.
- Issued by Palm Desert National Bank, Palm Desert, CA, pursuant to a license from VISA® USA. Palm Desert National Bank is an FDIC insured National Bank, one of the top e-commerce banks in the Country.
- Powered by Metavante, one of the largest card processing / customer service companies in the world.
- Secured by the Federal Reserve, Reg-E compliant, and with Visa®'s zero-liability protection for all cardholders.

<sup>1</sup>Persons listed on the anti-American terrorist list are not eligible to receive a card consistent with the USA PATRIOT Act.

<sup>2</sup>Cash withdrawals from the card, up to the card account balance, are available free during normal banking hours from any teller at any Visa member bank in the U. S. ATM withdrawals are available around the clock at more than 30million ATMs worldwide for a modest withdrawal fee. Some ATM owners will charge an additional fee, or "surcharge." The Allpoint® Network provides surcharge free withdrawals at more than 30,000 ATMs throughout the U. S. For an ATM locator, go to [www.familymattersmoneycard.com](http://www.familymattersmoneycard.com).

## ***The Card Like No Other™***

### **No Setup / Implementation Fees or Costs:**

There are no costs to an employer\* or to any other sponsor associated with this program, and there are no costs to the cardholder to enroll and receive a card. There are no fees for direct deposit of payroll to the card, and the direct deposit process is standard ACH—just like direct deposit to a bank account-- so there are no payroll process or system changes needed. Standard operating procedures apply. Whatever the payroll system in place is today, if it accommodates direct deposit, it accommodates The Card. \*There is a \$2.00 per card fee for the Instant Issue program only to cover the cost of the duplicate card required for this service.

### **No Recurring Regular Service or Maintenance Fees:**

There is no recurring monthly or annual account fee for The Card. All Visa® services are free, and fees for debit network services are both modest and easily understood.

### **International / Domestic Money Transfers:**

Get Companion Cards for friends and family members who you support financially. Transfer money to their card, instantaneously, and free. Regardless of where they are in the world, eliminate wire transfer and services fees. Eliminate the time delays of international transfers. Get money to friends and family immediately, safely and cost effectively.

### **No Overdraft Charges:**

Worried about overdraft fees? The Card is built to limit the likelihood of an overdraft, but even if one occurs, there is no fee. The cardholder is obligated to the value of the overdraft, but no fee or penalty is applied.

### **Depositing Money to the Card:**

Receive direct deposit of funds from any source—payroll, government, child support, . . . free. Load cash at Visa® ReadyLink load stations or soon at Moneygram and Western Union counters worldwide (*the program does not but the load station may charge a modest load fee*).

### **Points2U Rewards:**

Earn points every time you use the card and sign for purchases, and every time you use the card over the phone or on-line. Redeem points for gift cards at stores such as Home Depot, Linens 'N Things, Old Navy or Barnes and Noble. Earn points for free or reduced cost travel, or redeem for gift cards for food or entertainment.

### **Roadside Assistance Access:**

The Card is for security and peace of mind. 24/7/365 Roadside assistance service access is included at no cost with The Card.

### **Health Advantage:**

- Free enrollment in the **Family Matters Health Advantage** healthcare services program is available to all who have The Card. Benefits include:  
Pharmacy discounts • Vision care • Hearing care  
Diabetic supplies and related • Supplies for daily living

**[FOR MORE INFORMATION GO TO:](#)**

[www.familymattersmoneycard.com](http://www.familymattersmoneycard.com)

or

Call Brian at (310) 614-2978