



Frequently Asked Questions Regarding the Purchase of the Four Oaks Visa Debit Card®:

1. *To whom is the \$60 payable?*

Answer: **Ace Management Group, Inc**

The card is \$20 plus your initial amount of \$40 (minimum) or any amount you would like to get loaded on your card.

2. *Does the card come with \$40 Loaded?*

Answer: Yes it does. Please be sure to contact **Ace Management Group** after activating your card and note that your first monthly account maintenance charge of \$4.95 will be deducted from your balance. Contact us at (910) **485-0814** or www.AceManagementGroup.com.

3. *Do you accommodate Direct Deposit for Payroll? What is the ABA and Routing Number?*

Answer: Yes we accommodate this feature. You will receive the routing and ABA number as well as any other information you will need to use your card when you receive it.

4. *Do you accept deposits from Western Union & Bank of America?*

Answer: Yes. We accept both Western Union SwiftPay Deposits and Bank of America.

5. *Can I also mail in Money Orders to have them deposited to my card?*

Answer: No. We won't accept them for deposit to cards. You may pay for your card order with a Money Order or Check. It must be made out to Ace Management Group.

6. *What is the first thing I do when I receive my card?*

Answer:

1. Call 1-800-808-4577 to register your card. Be sure to change your PIN code by selecting menu item #7 after gaining access by providing your card number and four-digit access code.
2. Go to www.vatproducts.com and click on Login 16 digit card.
3. Click on Activate Wallet and create a SpeedyWallet Account
4. Go to Bank of America or Western Union and add funds to your card.

7. *Is there an amount that I need to load even after I receive the card?*

Answer: Yes. You activate your card by depositing funds onto it through either Western Union, Bank of America, Washington Mutual or through Direct Deposit. There is no minimum amount for this deposit but we suggest you do it for a minimum of at least \$30.00.

8. *What is the Monthly maintenance fee?*

Answer: It is \$4.95 per month*. It is the fee for maintaining your account in the system.