



Account Features



For more information,
please contact us today
at www.my-ethos.com
or 888-my-ethos
(888-693-8467)

Features	Benefits
Mobile Banking	Free 24/7 account access is available by phone or the internet. With a text message enabled cell phone or email account, accountholders may receive alerts every time their card is used for a purchase, an ATM transaction, a deposit is made or when the account falls below a minimum balance established by the accountholder. These features virtually eliminate the need to ever balance your checkbook again!
Consumer Activated Fraud Prevention Visa® Zero Liability Policy	State-of-the-art technology allows accountholders to turn their card on and off by phone. While deactivated, the account cannot be used for any new ATM transactions or purchases. If unauthorized use of the card is attempted, accountholders will receive a text message alerting them (if this mobile banking feature is activated.) Additionally, accountholders are protected against unauthorized card use through Visa's Zero Liability Policy when these are reported in a timely fashion.
Account-to-Account Transfer Capabilities	Accountholders may instantly transfer money between ethos Visa Debit Card Accounts; no more sending checks or wiring money. Account-to-Account transfers may be made 24/7 using either a touch tone phone or over the internet. Transfers are made in real-time, making this feature an ideal way to handle emergencies!
Free Direct Deposit	There is no charge for any recurring direct deposit made to the account!
No Charge for Purchases No Charge for Cash Back with Purchases	The ethos Visa Debit Card Account was designed to be used every day. Accountholders may receive cash back during debit transactions at no additional cost.
Individually FDIC Insured Deposits	Each Visa Debit Card Account is a checkless demand deposit account that is individually FDIC insured.

Ethos – 703 Broadway, Suite 650 Vancouver, Washington 98660 888-my-ethos | 888-693-8467
www.my-ethos.com

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Turn your account on and off instantly using your phone.

Features	Benefits
Subordinate Account Features	<p><i>A great option for parents!!</i></p> <p>Parents and other primary accountholders may open a subordinate account for their children (age 13+), elderly parents and other dependents. While the primary accountholder is responsible for all the purchases made by the sub-account holder, spending is limited to what has been deposited onto the sub-account card. Primary accountholders may set spending and ATM withdrawal limits. The primary accountholder may choose to be alerted of all subordinate accountholder use through their text message enabled cell phone or email account.</p>
Easy Deposit Options	<p>Direct Deposit – payroll, government benefits, retirement benefits, child support</p> <p>Personal checking or savings account</p> <p>Personal credit card</p> <p>Moneygram®</p> <p>Mail in check, money order or cashier’s check</p> <p>Account-to-Account Transfer</p>
Easy Qualifications	<p>To qualify for the ethos Visa Debit Card Account, an applicant must have a verifiable Social Security Number, a physical US address, and not appear on a government exception list. Since a credit check is not performed, an applicant will not be turned down for lack of credit, poor credit or prior banking history!</p>
Discount Pharmacy Network*	<p>All accountholders will receive a pharmacy network benefit giving them and their dependents access to discounted prescription medicines at over 48,000 pharmacies nationwide (savings them 10-60% on most prescriptions).</p> <p style="text-align: right;">*This is NOT insurance.</p>

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