

## **ABOUT THE ONE VIP CARD**

### **What is ONE VIP?**

**ONE VIP** is a full-featured FDIC Insured digital deposit account featuring the **ONE VIP VISA Debit Card**, allowing you to:

- Earn points on your day-to-day purchases
- Redeem points for cash back or donate to charity via Urban One Community Works Foundation
- Access to your funds 24 hours a day, 7 days a week
- Purchases can be made everywhere that Visa debit cards are accepted
- Use Online, ATMs and PIN-based point-of-sale (POS) terminals

### **Who can apply for a ONE VIP Card?**

U.S. Citizens 18 years and older are welcome to apply! While ONE VIP Visa Debit Cards work all over the world, currently we can only offer accounts to members with a valid SSN, living in the United States and District of Columbia.

### **How soon will I receive my card?**

After you open an account, we get started on personalizing your new ONE VIP Visa Debit Card. Your card is usually mailed within one (1) business day after you successfully open your account. It can take 5 to 10 business days for your ONE VIP Visa Debit Card to arrive at your home address.

### **How can I manage and/or get help with my account?**

You can manage your account via the ONE VIP Mobile App, available through the Google Play™ and Apple App Stores®. In addition, you may visit the cardholder servicing website at [Onevip.com](http://Onevip.com) or call the servicing phone number on the back of your card.

### **How do I add money to my ONE VIP Account?**

Fund your account via Direct Deposit, ACH Bank Transfer from a primary checking/savings account or through a VISA Readylink Network participating location. [Click here](#) for a full list of participating locations.

### **Are there overdraft fees?**

Transactions are not normally approved when funds are not available on your card and there are never any overdraft fees.

### **If I have bad credit can I still get a ONE VIP card?**

Yes, at ONE VIP we do not run a credit check. There is never a minimum credit score required to obtain our card.

### **How old do you have to be to use the Card?**

You must be 18 or older to successfully register a ONE VIP Visa Debit Card.

**Are there limitations on how the card can be used?**

Yes, the ONE VIP Card cannot be used for gambling. We may also impose restrictions on its use in particular foreign countries out of concern for fraud or safety.

**Is Apple Pay or any other pay wallets supported?**

Yes, Apple Pay, Samsung Pay and Android Pay are supported in addition to the ONE VIP Mobile App.

**What are the account fees?**

To review our fees, [click here](#).

**Can I use this at an ATM?**

Yes, you can use your card at an ATM to check your balance or withdrawal cash. However, fees may apply.

**Are my deposits insured by the FDIC?**

Chime bank accounts are insured up to the standard maximum deposit insurance amount of \$250,000 through our partner, Stride Bank, N.A., Members FDIC.

**Are there any special types of transactions I should know about before I shop?**

- Gas Stations - If you use your card at an automated fuel dispenser (i.e., pay at the pump) it may result in a hold on your funds. To avoid this hold, you may go into the gas station and pay the cashier for your purchase in advance, and specify the exact dollar amount of gas you would like to purchase.
- Restaurants and Other Merchants - Restaurants, hair salons and some other types of merchants may obtain an authorization on the card for an amount greater than the total service bill to cover any gratuity that may be added. Be sure that the balance on the card is sufficient to cover the cost of the bill plus any anticipated gratuity. If the card is declined, asked the merchant to obtain an authorization for an amount equal to or less than the balance on your card. Pay the difference with another form of payment.
- Hotels - Hotels may put a hold on your card in the amount of your estimated bill, which will make that amount unavailable for other purchases. The hold may last from the time you check in to a few days after you check out. See the Cardholder Agreement for more information about cancelling hotel reservations or other authorizations on the Card.
- Auto Rentals - Auto rental establishments may require you to reserve your car with a credit card. They may allow you to use your card for the final payment. Please check with the establishment for their specific procedures.

**What if my card is lost or stolen?**

Immediately report the card lost or stolen by calling **866-620-1368**. A new card will be requested and the funds will be transferred to your new card. The new card will arrive in approximately 7-10 business days.

## **ABOUT THE ONE VIP MOBILE APP**

### **What features are available in the ONE VIP Mobile App?**

The ONE VIP Mobile App includes:

- Mobile Tokenized Contactless Payments for Apple & Android™
- Account balances
- Balance Alerts
- Transaction history
- Locator services
- Biometric Authentication
- Suspend/Un-suspend Card
- Mobile Check Deposit (via Ingo)

### **What are the minimum phone requirements to use the ONE VIP Mobile App?**

The ONE VIP Mobile App supports iPhone handsets running the iOS 7 operating system and above and supports Android handsets running the 4.1 operating system and above. For the mobile tokenized contactless payments feature, Android™ devices running operating systems version 4.4 (aka KitKat) and above that have NFC and Host Card Emulation (HCE) installed will be supported.

### **How do I download the ONE VIP Mobile App?**

1. Visit the Google Play™ store or the Apple App Store® and search for “ONE VIP Mobile App.”
2. Follow the enrollment flow: enter your email address, a self-chosen username and password.
3. You will receive a verification code via email allow you to utilize the app.
4. You may need to go outside of the app to retrieve the email message which contains the code. You may wish to write it down.
5. Once you receive the code, go back to the app to input it.
6. Once the verification code is input into the app correctly, you can add cards to utilize within the app.

### **How do I sign in?**

Sign in with the username and password you created for your ONE VIP Mobile App, which may be different from credentials you may have created to use our other services. If you chose the “remember me on this device” option the last time you signed in on the device, you will only need to enter your password.

### **Why do I need to verify my email address?**

We will occasionally send you account management messages to notify you of activity on your ONE VIP account. For your security, we verify your email address to ensure you are the owner of this account and can receive these messages.

**What do I do with the email verification code?**

Once you receive your email verification code, return to the ONE VIP Mobile App and enter the code to confirm your email address.

**I haven't received a code to verify my email address. What do I do?**

The verification code may take a few minutes to arrive in your inbox, depending on your connection and email service. If you still haven't received the code, you can send yourself another code from the ONE VIP Mobile App.

**How do I manage my account information?**

To manage your account, go to your User Profile under Settings to edit your password, email address, and mobile phone numbers.

**How do I add a card?**

You will be prompted to add a card after you create your account. If you don't add a card immediately, you will be asked to add a card again when you sign in again. You can also add additional cards by selecting the add card option after you sign in.

**How do I receive alerts?**

You can choose to receive alerts through text messaging and email notifications. You can sign up through the cardholder servicing website or ONE VIP Mobile App.