DATE: March 15, 2013
TO: Benny Card Participants
RE: New - Optional PIN Use

Effective April 1, 2013 a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act that requires consumers be provided with the ability to pay using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.

Keep in mind, that the **use of a PIN is optional, and is not required** to access your funds via the Benny Prepaid Benefits Card. You can continue to use your Benny Prepaid Benefits Card as you always have – no change required, simply by swiping your card and providing a signature.

You have two choices:

1. **You may continue to use your Benny Prepaid Benefits Card as you always have:**
   - No action is required on your part.
   - At the point-of-sale, select "Credit" and simply swipe the card and sign for the transaction as you always have.

2. **You may request a PIN for your Benny Prepaid Benefits Card:**
   - To create a PIN, please call the card activation center 1-866-898-9795 after March 15, 2013. **Do not call ASIFlex as only the card activation center can provide the PIN.**
   - The card activation center will walk you through the prompts to create your own self-selected PIN for your Benny Prepaid Benefits Card.
   - Remember to keep your PIN private. We recommend creating a unique PIN that cannot be easily guessed by others.
   - At the point-of-sale, select "Debit" and simply swipe the card and enter the PIN.

**I have more than one card; does each card have its own PIN?**
No, the PIN is the same for all cards issued to your family. If you choose this option, make sure other family members are aware of the PIN. Alternatively, they can continue to pay using the signature process.

**If I don’t know my PIN or have not yet selected one can I still use my card?**
Yes, simply let the merchant know that you wish to pay using the signature process and they will direct you accordingly.

**How do I use my PIN when using my Benny Prepaid Benefits Card?**
Once you swipe your card at the point of purchase, choose “Credit” or “Debit” on the keypad. Choosing “Credit” will require only your signature. Choosing “Debit” will require you to enter your PIN.

**Will I be able to receive cash-back or access my accounts via ATM with this new PIN option?**
No. PINs will only allow you to pay for eligible goods and services as they do today. Cash-back and ATM transactions will not be allowed.

For general information regarding debit card usage, go to www.asiflex.com/debitcards.