STABLE ACCOUNT

Guide to the STABLE Visa® Card

A convenient way to spend funds from your STABLE account

Key Information for Organizational Authorized Legal Representatives

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The STABLE Visa Card is an optional, specialized prepaid Visa card offered by True Link Financial that you can order to help STABLE account holders use the money in their STABLE accounts to make purchases. This guide is intended as a resource for organizational ALRs that are considering using the card in conjunction with beneficiaries' STABLE accounts. Included you will find:

- **Description of the STABLE Visa Card**
- **Features designed for ALRs supporting multiple beneficiaries**
- **Instructions for how to place your first card order**
- **Contact information for customer support for card-related questions**

What is the STABLE Visa Card?

The STABLE Visa Card offers a flexible way to make qualified purchases using funds from a STABLE account.

The card can be ordered for use by a STABLE Account beneficiary, an Authorized Legal Representative (ALR) – or both – and includes features designed specifically for this population such as:

- The ability to transfer money directly from your STABLE account dashboard to the Visa card with just a few clicks. Once loaded, the card can be used to make purchases everywhere Visa cards are accepted
- Customizable settings that safeguard spending, allowing you to determine where the Visa card can be used based on merchants' names, categories, and more. These optional settings can be helpful for beneficiaries who are learning to manage spending more independently but can benefit from guardrails that protect against certain types of purchases
- The ability to view and manage multiple cards and beneficiaries under a single online log-in to the True Link dashboard
- Features that allow you to easily record and track expenses by uploading receipts, adding notes, and downloading custom reports
- Custom alerts that help you stay "in the know" about card activity (e.g., low balance, large transactions, declined purchase attempts, etc.)
- Access to customer support that's available via phone, email, chat, along with our online Help Center and automated phone system, and online dashboard that can support many types of requests outside of our regular business hours

Please see the Cardholder Agreement for details related to fees and other terms for the card.

What features exist for ALRs supporting multiple beneficiaries?

We offer a card experience that supports organizational ALRs with several features designed to help you manage dozens or even hundreds of cards easily. ALRs managing cards for multiple beneficiaries will have access to an online platform from which they can:

- Order additional cards for the beneficiary, office staff, or both (see below for more details on card ordering)
- View and manage cards from a unified dashboard / under a single login
- Provide dashboard access to multiple staff members and assign customizable levels of permission based on your organization's needs (e.g., view-only vs. full access)
- Access reporting at the individual card level or across all of your cardholders (including reports that detail transaction history, card balance information, and monthly statements)
- Apply settings across cards, including help from our support team

How do I order cards as an organizational ALR?

To get started in ordering your organization's first card, login to your STABLE account (**stable.vestwell.com**) and click the tile that introduces the prepaid card. You'll be automatically directed to True Link's site, where you'll tell us more about the STABLE account (e.g., beneficiary name, STABLE account number, etc.) and place your first card order.

We recommend that ALRs ordering several cards at once reach out to our team at **card@stableaccount.com**, who will assist in facilitating the larger order on your behalf. When doing so, please let us know approximately how many of each type of card you wish to order. We offer the following:

- Cards that will be used primarily by the beneficiary*
- Cards that will be used primarily by the ALR on behalf of the beneficiary (Note: These cards will be printed with the beneficiary's name on the first line and we can add your organization's name on the second line of the card to reflect that your organization is using the card on the beneficiary's behalf)

Once information for all cardholders is received, our operations team will process the order same-day so that our card fulfillment partner can print and mail your cards. After the cards arrive, you will be able to activate them from your dashboard or by calling the number on the back of the card, plus view and manage all cards from your existing log-in.

**Cardholders are required to be over the age of 18. If the beneficiary of your account is under the age of 18, you will only be able to request a card "for the benefit of" the beneficiary.*

How can I get in touch with someone if I have questions?

True Link's Customer Support Team is available to assist card administrators Monday through Friday between the hours of 6 am and 5 pm PT / 9 am and 8 pm ET to help by phone, email, and live chat. We also have team members available on weekends and bank holidays responding to time sensitive email requests.

CONTACT US

Authorized Legal Representatives can reach us at **card@stableaccount.com** or

1-844-599-4690.

LIVE CHAT

Log into your True Link dashboard

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