



**ATTENTION  
EFFECTIVELY IMMEDIATELY**

**All Utility Payments (UAP)  
will now be made via the  
Compass PaySource Card®**

**Central Texas Council of Governments  
Housing Assistance Division**

2180 N. Main St. ▪ PO Box 729 ▪ Belton Texas 76513  
254-770-2300 ▪ 1-888-488-4911 ▪ (Fax) 254-770-2329

You must provide the information on the attached form and **RETURN ASAP** to the Housing Assistance Department to ensure issuance of the Compass PaySource Card® before your next utility payment date. The card will be in your mail within 15 days; please open immediately and activate your card (the last 4 digits of the telephone number you provided and your zip code will be required for activation.) Your next payment will be made to the card.

Instructions and Frequently Asked Questions are detailed below:

**Compass PaySource Card® Benefits:**

- Avoid long check cashing lines
- Eliminate check cashing fees
- Make purchases anywhere Visa® Check Cards are accepted
- Get cash at ATMs worldwide

**Get paid faster**

Your pay is immediately available on the Compass PaySource Card® each payday — no matter where you are. You do not have to wait for your utility payment to arrive in the mail.

**Save money**

Because your pay is automatically loaded to a Compass PaySource Card®, you no longer have to pay check cashing fees or waste time standing in line to cash your check.

**Enjoy greater security**

With a Compass PaySource Card®, there's no need to carry cash, plus you have greater protection if your card is ever lost or stolen.

**Keep track of your money**

When you make a purchase or cash withdrawal with your Compass PaySource Card®, the amount is automatically deducted from the card's balance. You'll receive a personal register to keep track of your transactions. You will also receive a statement each month detailing your transactions, including the amount and date, along with the merchant or ATM location.

**Make purchases and get cash easily**

Use your card for everyday needs — groceries, gas, goodies, clothes, lunch. You can also use it to make phone, mail-order, and Internet purchases because your Compass PaySource Card® is accepted everywhere Visa® Check Cards are accepted. In addition, you can use your card to get cash at all BBVA Compass ATMs or to get cash worldwide at ATMs with the Visa/Plus® sign.

**Tips for Using your Compass PaySource Card®**

1. Confirm that the merchant accepts Visa® Check Cards.
2. Select what you would like to buy.
3. Present your card for payment. If there is a sales terminal, swipe the card and press "Credit" or the merchant will swipe the card through an authorization machine. Your purchase will be authorized if you have sufficient funds on your Compass PaySource Card® at the time of the transaction.\*

*\*If you elect to swipe your Compass PaySource Card® at a fuel pump, the authorization amount will be*

*established by Visa® regardless of how much fuel you plan to pump. The actual amount of the purchase at the pump will be charged to your account when that transaction is presented to BBVA Compass for payment, but until that item is received, we will place a hold on your account. For the amount established by Visa - The current amount of the transaction authorization can be obtained by calling 1-866-416-5689.*

4. Sign the merchant's purchase receipt. The merchant will ask you to sign a paper receipt. Look at the amount on the receipt to see if it is correct before signing since this is the purchase amount that will be subtracted from your Compass PaySource Card.® After you've signed, the merchant will keep the original and you will receive a copy of the receipt.
5. Record the purchase amount and the date from your receipt in your Personal Register. Be sure to subtract this amount from the last balance in your register.

#### **Using an ATM**

1. Insert your card in the ATM. There is usually a picture printed near the card slot that shows which side of the card to insert.
2. Follow the steps on the screen. First, you may be given the choice of instructions in English or Spanish. You may then be asked if you would like to withdraw from your checking or savings account. You can choose either option, but only your Compass PaySource Card® account will be debited. Follow the instructions for entering your Personal Identification Number (PIN)\* and selecting the amount of cash that you would like to withdraw.

*\*Your PIN is the secret code (four numbers) you select after your card is delivered to you. Select your PIN online at [www.bbvacompass.com/paysource](http://www.bbvacompass.com/paysource) or call 1-866-416-5689. You will be asked to set up a PIN when you activate your card.*

3. Take your cash, card, and receipt. After you have entered the amount of cash you want, the machine will dispense the cash (generally in \$20 bills), a printed receipt for your records and return your card to you.
4. Record your ATM withdrawal amount and date in your Compass PaySource Card® Personal Register and subtract the withdrawal amount from the balance.

### **Frequently Asked Questions about the Compass PaySource Card®**

1. What happens once I sign up for a Compass PaySource Card®?
  - Your Compass PaySource Card® will be delivered to the address you provided.
  - Activate your card and select a password for future access online at [www.bbvacompass.com/paysource](http://www.bbvacompass.com/paysource) or call 1-866-416-5689 from your home phone number or the phone number you provided to your company. You do not need your PIN to activate the card.
  - Select your PIN online at [www.bbvacompass.com/paysource](http://www.bbvacompass.com/paysource) or call 1-866-416-5689.
2. When will I be able to use my Compass PaySource Card® for the first time?

Once your card has been ordered, your next utility payment will be deposited to the card. Once your pay has been deposited and your card has been activated, you can begin using your card.
3. Can I only use my card at BBVA Compass ATMs?

You can use your Compass PaySource Card® worldwide at ATMs with the Visa/Plus® signs. You may be charged an ATM surcharge fee by the ATM owner (in addition to any BBVA Compass surcharges, if applicable) if you use another bank's ATM.
4. How many free transactions am I allowed?

You are allowed one free ATM withdrawal per pay period at any BBVA Compass ATM. You are also allowed one free cash withdrawal per pay period at a teller window of a bank branch displaying the Visa® logo. You will be charged for additional ATM withdrawals and cash withdrawals at a teller window. Purchases are always free.

5. Will I be charged fees to use my Compass PaySource Card®?

You may incur fees for any of the following:

- ATM Withdrawals
- Cash Withdrawals at a teller window
- Overdrafts
- Additional Card Issuance (\$5 fee to be deducted from card)
- Other fees may apply

6. Is this a credit card?

The Compass PaySource Card® is not a credit card. It is your pay that is deposited to the card.

7. How do I know how much I've spent?

A Compass PaySource Card® Personal Register will be sent to you. Use this register to record your pay, purchases, cash withdrawals, and any fees you may be charged. You will receive a monthly activity statement and can also check your balance at any BBVA Compass ATM.

8. Can I check my balance online?

View your balance and transactions at [www.bbvacompass.com/paysource](http://www.bbvacompass.com/paysource).

9. Can I check my balance by phone?

Call 1-866-416-5689 to check your current balance and transactions. You will be asked to enter your Compass PaySource Card® number when you call.

10. May I speak with a customer service representative?

When you call 1-866-416-5689, you will be given an option to press "0" to speak with a customer service representative. You may speak with a representative Monday through Saturday 8:00 AM — 7:00 PM Central Time about any question you have about your Compass PaySource Card.®

11. How do I get a new Personal Identification Number (PIN) if I have forgotten my old one or want to change the number?

Visit [www.bbvacompass.com/paysource](http://www.bbvacompass.com/paysource) or call 1-866-416-5689.

12. What do I do if a merchant tells me the card was declined?

Declines generally occur when the purchase amount is more than the available funds on your card. You may offer to pay the merchant with part in cash and part with your Compass PaySource Card.® To avoid declines, be sure to check the balance in your Personal Register before making a purchase.

13. What do I do if my card is lost or stolen?

Call 1-866-416-5689 immediately any time of the day if your card has been lost or stolen. You will be issued a new card. Your card is protected, so you will not lose your money if someone uses your lost or stolen card.

14. What do I do when the merchant's sales terminal asks me to press the "Debit" or "Credit" button?

You should press the "Credit" button and sign the receipt. The amount is automatically deducted from the funds on your Compass PaySource Card®. You will not receive a bill. If you would like cash back, you should press "Debit" and enter your PIN.

15. May I have additional cards with my account for family members?

You may designate up to three additional Authorized Users on your Compass PaySource Card online at [www.bbvacompass.com/paysource](http://www.bbvacompass.com/paysource) or by calling 1-866-416-5689. The cards will be mailed to you with the names of the users embossed on the cards.



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**Complete and return this page ASAP to the Housing Assistance Division. You may mail, fax, or hand deliver this page to our Belton Office.**

## PaySource® Card Required Information

**ALL UTILITY PAYMENTS (UAP checks) WILL BE MADE VIA THE COMPASS PAYSOURCE CARD.®**

Please provide the information requested below and **RETURN ASAP** to the Belton Housing Assistance Division office (you may return by mail or fax, or you may drop it off in person) to ensure issuance of the Compass PaySource Card® before your next utility payment date.

The card will be in your mail within 15 days after submission; please open immediately and activate your card (the last 4 digits of the telephone number you provided and your zip code will be required for activation.) Your next payment will be made to the card.

Name:	
Mailing Address:	
City, State, *Zip:	
Social Security Number:	
Date of Birth:	
*Telephone Number:	
Email Address:	

***\*Please Note: You will be required to activate the card using the last 4 digits of your telephone number and the zip code you provide on this form.***