

## PRODUCT OVERVIEW

**American Benefits Group** has a product that will meet your needs, whether you take public transportation, or drive to work. Below is a description of the products available through your employer's commuter benefit program.

### Public Transportation and Vanpools:

**Commuter Check Vouchers:** The most flexible way to pay for transit expenses. Commuter Checks can be used to purchase transit passes, tickets, cards, or other fare media for the transit authority of your choice. They can also be used to pay for vanpool expenses. Commuter Checks come in flexible denominations to meet your transit needs and are valid for 15 months – a great option for frequent or infrequent riders!

**The Commuter Check Card Prepaid MasterCard®:** A re-loadable commuter benefit card that is accepted at transit agencies or designated transit retail centers where *only* transit and vanpool passes, tickets, and fare cards are sold\*. The Commuter Check Card can be also used at fare vending machines, which saves you time waiting in line and locating a customer service desk or staffed sales area.



*\*For compliance reasons the Commuter Check Card can only be accepted at designated outlets that sell transit products exclusively, such as Transit Stations and Kiosks. Stores that sell other products, such as gift shops and pharmacies, will not accept the Commuter Check Card.*

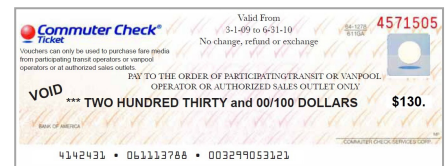
**Fare media:** Various transit passes, tickets, and smart cards are offered by participating transit authorities across the nation. They are sent directly to your home, so no more waiting in line to purchase your transit passes! loaded with pre-tax funds every month for your convenience.



### Parking:

**Monthly Direct Pay:** This convenient solution allows us to send payment directly to your parking provider each month, so you don't have to worry about writing checks and mailing payments.

**Commuter Check for Parking Vouchers:** These vouchers are made payable to the parking provider of your choice and can be used to pay for parking expenses. Commuter Check for parking vouchers may be used to purchase one or more types of parking, and you can order as many vouchers as needed for multiple parking providers. They come in flexible denominations and are valid for 15 months.



**The Commuter Check Card Prepaid MasterCard®:** This pre-paid card solution offers the functionality and convenience of a reloadable, personalized, debit card for use at parking facilities nationwide. No receipts are necessary with this solution, just swipe and go!



*The Commuter Check Card Prepaid MasterCard is issued by the Bancorp Bank pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.*