

How do I get a Zipthru sticker?

Simply open a Zipthru account online by enrolling at <u>Freedom Pay</u> and selecting the "Sign Up Today" button or by calling Zipthru Member Services at 1-888-281-7277. Your Zipthru sticker will be mailed to your specified address within 3 to 5 business days. Once you receive the sticker, place it on the back of your PhotoID. The sticker can be placed anywhere on the back of the badge, as the information that is being covered up is on the sticker.

Who can enroll in Zipthru?

Everyone is encouraged to enroll. The program is open to full-time employees, part-time employees and consultants. Zipthru "Guest" cards are available at the cafe registers and at the Zipthru funding stations.

Can I get a Zipthru sticker without submitting any personal payment information?

Yes! Simply visit the <u>Zipthru Web site</u>, create an account and when it asks for your financial information, select "Continue, fund with cash." Your Zipthru badge will be sent to you and you may use the funding stations to fill up your card.

Is any personal information being stored or distributed?

With the exception of your billing information, no data is being stored about you. Neither Zipthru nor Freddie Mac has any record of your account activity, eating preferences, time of Zipthru purchases or any other personal information. At no time will any data be sold, rented or distributed to any internal or external source.

How do I add funds to my Zipthru account?

There are numerous funding options available for replenishing your account:

- Personal check or money order: simply mail your payment to the Zipthru address listed on the Web site.
- Credit card, debit card or electronic bank transfer: log on to your account online or call Member Services at 888-281-7277.
- **Automatic Funding Service:** this convenient option ensures that your Zipthru account will never run out of funds. Zipthru will automatically add funds to your account once your balance reaches the threshold you designate via a credit card or bank account.
- **Zipthru funding stations:** the funding stations allow you to purchase temporary cards for a visitor, new employee or yourself if you forget your Photo ID badge. You can also check your balance and add cash if you are not on an auto-replenish plan. In PHO I, these machines can be found in the rear of the dining area, across from the conveyor belt. In PHO III, IV and Building 8000, they are located next to the ATMs.

What happens if my Zipthru-enabled Photo ID is lost, stolen or damaged?

If your badge has been damaged, stolen or lost, you can deactivate your sticker at any time by logging into the <u>Zipthru Web site</u> or calling Member Services at 888-281-7277. Your old sticker will immediately be de-activated and a new one will be shipped to you within 5-7 business days.

How do I keep track of my account?

You can check your personal profile, account balance and personal history via the <u>Zipthru Web site</u> or by calling Member Services at 888-281-7277. You may also view your balance at one of the Zipthru funding stations.

I want to close my account. Can I get my balance back?

You can close your account at any time after leaving Freddie Mac. Contact Zipthru by telephone for details on how to close your account and get your remaining balance refunded.

Are there any fees associated?

After 120 days of non-use a \$2.00 per month service fee will be deducted from the remaining balance until depleted or unless prohibited by law. FreedomPay® offers to temporarily suspend a member's account per their request when an extended leave of absence is anticipated.

Who can I contact with Zipthru questions?

If you have any questions, comments or concerns with Zipthru, please call 703-903-3854, and a FLIK manager will be available to help you. For more information, visit www.freedompay.com/zipthru/ or call 888-281-7277.