



Beneficiary Name: _____ **Sub—Account:** _____

Beneficiary True Link Agreement

Dear Trust Beneficiary,

We are pleased to offer you the opportunity to use a special Visa card designed especially for Special Needs Trusts.

The True Link Card is a reloadable Visa card, which enables you to make disbursements safely, quickly, and reliably. The card also allows beneficiaries and their representatives the freedom to purchase things that enhance their quality of life. Please read the rules below used to govern the card.

The Social Security Administration closely monitors the use of these cards and will routinely ask for copies of the receipts. Because of this, we would like to make you aware of how to properly use these cards.

By signing below, you agree to all of the following:

- The card cannot be used by anyone other than the beneficiary or their primary representative (PR) **for the sole benefit of the beneficiary**, nor to withdraw cash.
- SSI (Supplemental Security Income) recipients may not use this card to purchase **groceries**, and **to pay for housing**, unless it is while on vacation.
- The card purchases must be consistent with the beneficiary's trust plan.

Simple Fee Schedule

- Monthly fee: \$ 7.00
- The fee will be assessed and deducted monthly starting one month after the card has been activated

Request process

- You or your PR must submit a signed Disbursement Request Form (or Recurring Disbursement Request Form) and a detailed Training Invoice to have funds loaded on your card. Your card will be loaded after your request is approved by the Trust Director.
- Training Invoices must clearly detail the goods or services, and the cost thereof.

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- You must mail, fax, or email copies of the receipts to the Trust Associate for every purchase you make using the card. This should be done by the 20th of the following month, at the latest.
- No additional funds will be loaded to your card until you turn in receipts from past purchases. You have until the 20th of the following month to submit all receipts from the prior month. (see example #3 on page)

Funding schedule

- The card will be loaded with funds upon agreement with the Trust Associate. If the funding day(s) falls on a weekend or holiday, it is possible to receive funds on the last business day before the holiday. Please contact us for more information.

All requests for additional uploads, outside of the monthly budget, must be done using a Disbursement Request form and a training invoice. Each request outside of the monthly budget requires the approval of the Trust Director.

Unallowed items or services

- Items considered in-kind support and maintenance by SSI (i.e., food and shelter), *unless* the beneficiary and Trustee have entered into a signed agreement prior to purchase of said items
- Items used for illegal activity (e.g., firearms, weapons)

The undersigned agrees to the rules set out in this Beneficiary True Link Agreement. If these rules are not followed or if the True Link Card is misused in any way, card privileges will be revoked.

Note: You may lose the privilege of being able to use this special Visa card if you violate any of these policies. If you have any questions regarding the use of the True Link Visa card, please contact the Trust Associate at (703) 208-1119 x119 between the hours of 9am - 4:30pm, Monday - Friday. Please sign and date this letter, and return it to the Trust Department, ATTN: Trust Associate.

Be sure to keep a copy for your records.

Sincerely,

The Arc of Northern Virginia

Primary Representative Name: _____

Signature: _____ Date: _____

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Examples:

- 1) Bill receives a True Link Visa card on September 2nd with a balance of \$100.00. On September 18th, Bill makes a clothing purchase totaling \$90.00. This leaves Bill with a remaining balance of \$10.00. Bill forgets that he has a \$10.00 balance. On October 1st, True Link charges Bill a \$7.00 fee. On October 1st, Bill now has only a \$3.00 balance on his card.

- 2) Carl receives monthly \$200 on his True Link Visa card. On January 5th, Carl makes pet supplies and concert ticket purchases totaling \$195.00. This leaves Carl with a remaining balance of \$5.00. On February 1st, True Link charges Carl a \$5.00 fee on his card. On February 1st, Carl owes \$2 for the fee from January plus \$7.00 for February. When his True Link visa card is reloaded for \$200 in February, True Link will take off the remaining balance (\$2.00) now Carl a \$188.00 balance on his card.

- 3) Jane makes one time request for a credit card and receives a True Link Visa card on April 5th with a balance of \$500.00. On April 28th, Jane makes a furniture purchase totaling \$495.00. This leaves Jane with a remaining balance of \$5.00. Jane decides that she does not have any other use for the card. On May 1st, True Link charges Jane a \$5.00 fee for having a balance on her card. On May 1st, Jane now has a \$0.00 balance on her card.

- 4) Pam makes pre-approved purchases with a True Link Visa card on February 5th. Pam saves her receipts from all of February's purchases but, does not submit them to the trust department by the 20th of the following month (March 20th). Pam has now received funds for the months of February and March, and has not submitted receipts. Pam does not receive any additional funds to her card for the month of April until all prior purchase receipts are submitted to the trust department.