



MEMO Money Order Frequently Asked Questions

- Q: What is a money order?
A: **A money order is an alternative to a personal check. It can be used to pay bills, buy goods and/or services.**
- Q: Where can I buy a MEMO money order?
A: **Visit www.MEMOCO.com and use our “Find a MEMO Agent” search.**
- Q: How can I tell if a MEMO money order I purchased has been cashed?
A: **The bilingual automated phone attendant accepts calls 24-hours each day, 7 days per week.**
- Q: If my money order has been cashed, how can I tell who cashed it?
A: **Download a Customer Service Request Form to obtain a photocopy of both sides of the cashed money order. Fill in the form completely and remit it to MEMO with a \$15.00 non-refundable fee to the address on the form. A copy of the purchasers’ receipt must be included with the form. The fee is payable by money order or cashier’s check.**
- Q: How can I obtain a refund or replacement money order?
A: **Only the purchaser of a money order can request a refund/replacement money order. To do so, you will complete a Customer Service Request Form and submit it to MEMO, along with a copy of the money order Purchasers’ Receipt. If you do not have your Purchasers’ Receipt, you will need to call MEMO at 1-800-922-8079 and speak with a customer service representative.**
- Q: Where can I obtain a Customer Service Request Form?
A: **You can print a Customer Service Request Form from the website, www.MEMOCO.com. You can also obtain a Customer Service Request Form at a MEMO agent location. And lastly, you can contact MEMO at 1-800-922-8079 and ask a customer service representative to mail, fax or e-mail a Customer Service Request Form to you.**
- Q: Where can I cash a MEMO money order?
A: **Check cashing locations and/or businesses offering check cashing services are the most likely solutions. Some MEMO agents will cash money orders, but they are not required to do so. MEMO agents are authorized selling locations. MEMO agents establish their own policies in regards to cashing money orders.**
- Q: Do MEMO money orders have expiration dates?
A: **No, Although MEMO money orders do not have expiration dates, there is a non-refundable service charge deducted from the face value of the money order if it is not used or cashed within one year of the purchase date (Where applicable by law).**



*MEMO Financial Services, Inc.
and Subsidiaries*

- Q: Can MEMO money orders be used outside of the United States?
- A: **MEMO money orders can be used anywhere American currency is accepted. However, it is at the discretion of any accepting institution as to what payment instrument it will accept. MEMO would suggest you coordinate with the party to whom you are mailing your funds prior to mailing a MEMO money order outside of the United States.**