

PAPERLESS PAYROLL

We are pleased to announce that we are moving to paperless payroll for all employees.

In addition to being environmentally friendly, electronic payroll gives you faster access to your pay, and saves you the time you may have been taking to pick up, cash or deposit your paycheck.

You may elect to have your pay automatically deposited to a **bank account**, OR, if you do not have or wish to provide a bank account, you may choose to have your pay deposited to a **prepaid payroll card**. We can provide one to you or you may purchase a prepaid card for yourself.

Please complete the attached Direct Deposit Authorization Form indicating your choice and return it to your manager.

As always, thank you for your hard work and dedication to our company. We appreciate you!

Benefits of Electronic Payroll

- **Faster Access to Pay**
Rather than getting a paycheck each week, pay is automatically deposited to a bank account or payment card. It is immediately available for access on payday. No need to pick up or wait on a paycheck to arrive.
- **Saves Time and Money**
Eliminates check-cashing fees and time standing in line to cash checks, buying money orders and more.
- **Safe and Secure**
Electronic pay removes the risk of carrying large amounts of cash and the exposure of personal information typically found on checks. This system also provides a secure way to easily transmit funds to family and friends with a few clicks online or through your phone.

Direct Deposit Authorization Form

Elect to Have Your Pay Deposited to Your Bank Account:

I, _____, authorize my employer to credit the account listed below for my net payroll. I also authorize the Company to debit my account for any reversals/corrections which may be necessary.

Employee Signature _____ Date _____

Bank Name	
Location (City)	
Bank Routing Number	
Checking or Savings (circle one) Account Number	
Name on Account	

Or, Elect to Have Your Pay Deposited to a Prepaid Card:

YES. I want to receive a Payment Card for my Employer to submit payment to my card account. I understand that this card was provided to me as an option by my Employer and that my Employer has provided me a listing of all fees associated with this card that will be deducted from the card balance.

Name _____

Address _____

City _____ State _____ Zip _____

Social Security Number _____ Date of Birth _____

Phone _____ Email _____

I hereby authorize my Employer to act as my agent to submit my application for the Payment Card to the issuing Financial Institution of the Payment card, and to the Terms and Conditions governing my use of Payment Card that I will receive at the time I receive my card. I understand that this authorization replaces any previous authorization relating to my employer's payment to me, and unless terminated by my Employer or issuing Financial Institution, this authorization will remain in full force and effect until my Employer has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the Payment Card as provided in the Terms and Conditions I received with the card. Upon approval of my application for the Payment Card, I hereby authorize my employer to deposit payments due to me to my Payment Card and perform the following corrective actions related to my payment card: 1. Correct any funding error made by my Employer to which I am not entitled by submitting a correcting debit to my pay card account through ACH or directly to my pay card account; 2. At my request, submit a request for a change in my pay card account status to lost or stolen (or effectuate a change in the employee's account status to lost or stolen); 3. At my request transfer funds to a newly issued card; This Consent does not allow my Employer to access my cardholder activity detail on my Payment Card without my prior consent. The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. You will be asked to provide your name, a valid physical U.S. street address, a telephone number, a date of birth, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification. I acknowledge and agree that this authorization may be rejected or discontinued by the issuing Financial Institution at any time.

Employee Signature _____ Date _____

About Payroll Cards

What is a payroll card?

Payroll Cards replace paper checks and give employees immediate, flexible access to their pay on payday. They reduce your time away from work to pick up your paycheck, and eliminate expensive check cashing fees. Cards can be used to access cash at ATMs, and to conduct both PIN-based and signature-based transactions. They are much safer than carrying cash, as all cards come with protection against fraudulent charges. Payroll cards are a great money management tool, providing real time transaction information available by phone, web and text messaging.

TIPS FOR AVOIDING FEES

A payroll card is typically less expensive than using a check-cashing service and paying bills with money orders or cashier's checks. And, a payroll card is much safer than carrying large amounts of cash. There are many ways to use a payroll card at little to no cost. Here are a few quick tips:

- **Take advantage of the safety features of your card**
Take advantage of the safety of carrying a payroll card. Leave your pay on the card and use it to make purchases or withdrawals as they arise. Your card is accepted at merchants all over the world, so you can keep your funds safe and secure on your card until you need to spend them.
- **When paying for purchases, use as credit with the swipe and sign method**
Merchants will ask if you are using your card as a credit or debit; choose credit and sign your receipt. Signature transactions are always FREE.
- **If you need cash, look for ATMs in the Allpoint ATM Network**
You can withdraw cash with no fees at any ATM in the national Allpoint ATM network. There are more than 55,000 terminals in the U.S. Search for Allpoint ATMs near you at www.allpointnetwork.com. As an added convenience, you may also withdraw cash at any MasterCard ATM outside the Allpoint Network, but there will be fees associated with those withdrawals.
- **Get cash back at merchant POS terminals**
Many merchants offer the ability to get cash back when you make a purchase. You will enter your PIN and be allowed to get cash back when you make your purchase. A .50 cent fee applies for PIN purchases, but the fees are less than those incurred when you withdraw cash at ATMs outside the Allpoint Network.
- **Keep track of your balance**
By tracking your spending and balance, you avoid transaction decline fees that may apply. Check your balance any time FREE online at www.payment-card.com or by calling 1-888-621-1397 and following the menu options. You may also elect to speak to a live agent. Customer service calls are always FREE.
- **Keep your card in a safe place**
Fees apply if your card is lost or stolen. Always safeguard your card by keeping it in a safe place, not letting others use your card, and always carrying it with you.

FREQUENTLY ASKED QUESTIONS ABOUT PAYROLL CARDS

How do I activate my Card? Call 1-888-621-1397 to activate your Card. You will need the last 4 digits of your social security number and the security code on the back of your card to access your card. During this call, you will receive a Personal Identification Number (PIN) that can be used for ATM and cash back transactions. You may keep the PIN assigned to you or change your PIN at any time by calling the number on the back of your Card and selecting a PIN of your choice.

How does the Card work? Once your Card is activated, your employer will fund your Card representing pay due to you. You can use your Card to make purchases and get cash back anywhere debit cards are accepted worldwide, or withdraw cash from ATMs in participating networks.

How can I check the balance on my Card? Balance and transaction details are available FREE to you online at www.payment-card.com or by phone at 1-888-621-1397.

Are there any fees for using my Card? See the Cardholder Agreement for a complete list of fees.

How do I make a purchase with my Card? Use your Card at merchants by presenting it in person, online or by phone. Merchants should submit amounts that are equal to or less than the current Card balance. Approved transactions will be deducted from your Card balance immediately. Swipe and sign or use your PIN.

Do I need a Personal Identification Number (PIN) to use my Card? You can use your Card with or without a PIN. Select “credit” and sign the receipt (signature transactions are always free of charge); or, select “debit” and enter your PIN (a transaction fee will apply when you use your PIN. See terms on your card program for specific pricing.)

Can I use my Card at ATMs? Yes. You can withdraw cash at any ATM in the Allpoint Network with no fees. You can also withdraw cash at any ATM outside the Allpoint Network but there will be fees associated with those withdrawals. The amount you can withdraw at one time is governed by the ATM owner and may vary. There are also daily withdrawal limits on your card outlined in the cardholder agreement.

Can I get Cash Back with purchases? Yes, if the merchant is set up to provide this service. You must enter your PIN on these transactions. A fee will apply for PIN purchases.

What do I do if the Card is declined? A transaction will be declined when the amount submitted by the merchant is more than the available balance on the Card. You may be able to pay the difference with cash, check, credit card or check card. This is subject to the merchant’s procedures.

Can I use my Card for gas purchases and “pay at the pump?” We suggest you go inside and ask the cashier to authorize an amount within the remaining Card balance. If you “pay at the pump,” an average purchase of gas will be pre-authorized because the final amount is unknown. This amount changes as retail gas prices change. It can be up to \$75. If your Card balance does not cover this pre-authorized amount, your attempt to pay at the pump will be declined. Also, the amount pre-authorized will be on hold and restricted from use until the merchant settles the transaction. Restaurants, hotels and other merchants may pre-authorize in this same manner.

What do I do if my Card is lost or stolen? You should report your Card lost or stolen immediately by calling toll free 1-888-621-1397.

What happens if I leave my current employer? Your employer has no responsibility for the Card, or for your use of the Card. You may keep your Card after your relationship with your employer has ended. You may provide your new employer with the bank routing and account number associated with your Card and begin direct deposit of pay by your new employer. Call 1-888-621-1397 to obtain this information.

PAYMENT CARD
Cardholder Fees

Services	Fee
800 calls for automated or live agent customer service	FREE
ATM Withdrawal – in US in Allpoint ATM Network <i>Maximum \$1,000 per day</i>	FREE
Bill Payment Via Internet	FREE
Card Issue Fee	FREE
Consumer reloads at participating locations <i>Maximum \$2,500 per day</i>	FREE
Employer Value Loads	FREE
Monthly Maintenance Fee	FREE
POS or PIN Decline	FREE
Signature Transactions	FREE
SMS Text Messaging	FREE
Statement printed and mailed	FREE
Cash Withdrawal over the counter in bank <i>Maximum \$2,500 per day</i>	1 FREE per value load then \$5.00
Transfer Funds to Bank Account <i>Maximum \$2,500 per day</i>	1 Free per value load then \$2.00
Lost/Stolen card replacement	\$5.00
Issue and mail secondary card	\$5.00
Inactivity Fee (<i>after 6 months of no activity</i>)	\$2.95 per month
ATM Withdrawal – in US Outside Allpoint Network <i>Maximum \$1,000 per day</i>	\$3.00 <i>ATM owner surcharges may also apply</i>
Expedited shipment of card	\$15.00
ATM Decline	\$1.75
ATM Balance Inquiry	\$.50
PIN Transactions <i>Maximum Cash Back \$500 per day</i>	\$.50
<i>Purchases with or without a PIN limited to \$2500 per day</i>	