

**DIRECT DEPOSIT OR
PAYROLL DEBIT CARD ELECTION FORM**

I, _____ [print name], elect to receive my wages through: [you must select **ONE** of the options below, either payment by Direct Deposit or through the Payroll Debit Card].

Direct Deposit to my account in the financial institution of my choosing: Please carefully confirm the information provided to assure your wages reach the correct account.

Name on Account: _____
Financial Institution: _____
Routing Number: _____
Account Number: _____

Payroll Debit Card

You will be issued a Payroll Debit Card. Your wages will be credited to that card each payday and available for you to withdraw (See Disclosures below)

Unless you have previously elected payment by Direct Deposit, your failure to return this form within thirty (30) days of the date issued _____, will be presumed to indicate your consent to receiving wages through the Payroll Debit Card method.

You may choose whichever option you prefer. You may also change your election at any time by submitting a new completed election form to Management. The change will occur no later than one (1) additional pay period after you submit the required information. There will be no intimidation, coercion, or threat of discharge or reprisal for your choice between direct deposit and the payroll debit card options.

Employee Signature

Date

Payroll Debit Card Disclosures

- 1) You will be allowed to make at least one (1) withdrawal or transfer without charge each pay period, but not more frequently than once per week, for any amount you elect up to the balance accessible through the card.
- 2) If the payroll debit card is used outside the specific network of automated teller machines, both the payroll card issuer and the operator of the automatic teller machine may impose charges.
- 3) There will be no charges in fees or terms of service unless you receive a written notice of at least twenty-one (21) days in advance of the date that the changes take effect identifying the changes.
- 4) You may make an unlimited number of balance inquiries without charge. This may be either electronically or by telephone, based upon the procedures of the card provider.
- 5) The card is not linked to any form of credit, including a loan against future pay or a cash advance on future pay.
- 6) The Payroll Debit Card does not provide access to any savings or checking account you may have.
- 7) The attached document from the payroll debit card provider also supplies information you should review prior to making your selection, including a) the terms and conditions for use, including an itemized list of any and all fees; b) the methods for accessing wages without charge; c) the methods to obtain free balance inquiries.