

END THOSE TIME-WASTING TRIPS TO THE BANK.

STOP PAYING EXCESSIVE CHECK-CASHING FEES.

When you receive your pay electronically, your salary goes directly into your bank account – or on to a prepaid card that's accepted online, at stores, and at ATMs. There's no check to deposit or cash, so you enjoy more:

- **Speed** – Your money is in the bank or credited to your pay card *on the payment date*. Your money is in your account on payday – no questions asked.
- **Convenience** – You can get immediate access to your pay every payday, even when you're on vacation or away from work. No special trips to work to pick up a check, no long lines to cash or deposit a check.
- **Safety** – You don't have to worry about lost, stolen, or damaged checks. No need to carry large sums of cash around with you.
- **Savings** – No more check-cashing fees, which can average 2% of a check's face value.

BETTER FOR THE ENVIRONMENT, TOO!



Because your pay goes straight into your account, you eliminate driving to a bank or idling the car at the drive-through teller. So electronic payment is also the greenest way to get paid.

Provided as a service to employers by ADP.



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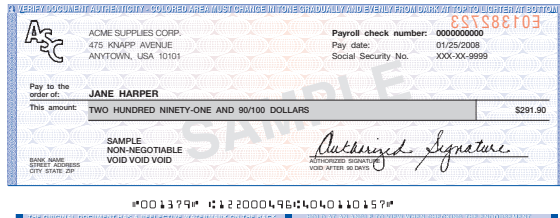
DIRECT DEPOSIT & PAY CARDS

**The two safest,
easiest, greenest
ways to get paid**

TWO EASY WAYS TO ENJOY A CHECK-FREE PAYDAY.

With direct deposit, your salary goes straight into your bank account.

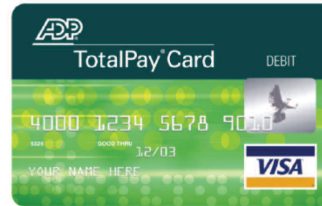
Why risk losing a paycheck? Or have it sit uncashed until you have time for a trip to the bank? With direct deposit, your wages go directly into your bank account on payday – even if you are out of town, sick, or unable to get to your bank.



You can use direct deposit with the bank of your choice. There is no need to have an account at the same bank as your employer. You can even have your pay distributed among multiple bank accounts (e.g., a portion into your checking account, the rest into savings). If you have your pay deposited into an interest-bearing account, your money starts earning interest sooner than if you waited a day or two to deposit it.

Or, have your salary loaded on to a prepaid Visa® card.

A pay card is a reloadable pre-paid Visa debit card – not a credit card. Every pay period, your wages are automatically loaded on to the card and available on payday, much like direct deposit.



The card comes embossed with your name and is welcomed at millions of locations wherever Visa debit cards are accepted. You can make purchases in person, online, by phone, or by mail.

Use your card to withdraw cash from any ATM displaying the VISA, PLUS, Allpoint, or INTERLINK logo. (Some ATM withdrawals may be subject to fees.) Or use PIN-and-signature transactions to get no-fee cash back from participating merchants.

No credit line means no costly interest charges – you can spend or withdraw up to the card's available balance as you desire. And if your card is lost or stolen, you have fraud protection from Visa and your money is not lost.



You will still receive a detailed statement of your wages.

When you receive your pay electronically, you still receive a detailed earnings statement that documents your pay, along with state and federal withholding and other deductions. Your monthly bank statement provides additional confirmation of direct deposits.

Earnings		Deductions		Other Deductions and Substitutions	
Rate	Amount	Rate	Amount	Rate	Amount
Base Pay	\$291.90	Social Security Tax	\$18.51	Health Insurance	\$10.00
Over Time	\$0.00	Medicare Tax	\$4.33	Life Insurance	\$0.00
Commission	\$0.00	State Income Tax	\$0.00	Voluntary Deductions	\$0.00
Subtotal	\$291.90	Total Deductions	\$22.84	Net Pay	\$291.90
Gross Pay	\$291.90				
Net Pay	\$291.90				

Stop waiting in line to cash your paycheck. Enroll today!

You pay nothing for the convenience of direct deposit. In fact, many banks offer free checking services to people who will be paid via direct deposit. Enrollment in your company's pay card program is also free, fast, and requires no credit check. You will receive your pay card within days.

Ask your employer today about arranging for check-free paydays.