



American Payroll and Benefits I, LLC  
PO Box 189 Ocala, FL 34478  
Phone: 352-624-1999 Fax: 352-342-9356

## Direct Deposit Agreement

Attach one of the following for **EACH** Direct Deposit  
(Failure to do so will delay the processing of your direct deposit):

- 1. **Checking Account:** Copy of a voided check or bank courtesy letter (no deposit slips).
  - 2. **Savings Account:** A bank courtesy letter stating: Your Name, Routing #, and Account #.
- \*\*\*The designated account(s) must be in your name\*\*\*

**Please read and sign before submitting:** Funds transferred by electronic transmission normally post to an account in two to three business days after the payroll is processed. Employee remains responsible for verifying that the funds are deposited, clear, and available prior to writing checks or debiting account. Also, please allow one additional business day for direct deposits to be processed during a holiday.

I grant my employer the right to correct any electronic funds transfer, resulting from an erroneous overpayment, by debiting my account to the extent of such overpayment.

**Please allow two weeks for initial setup or any changes.**

**Select a Check Stub Option:**

- receive notification via EMAIL that your check stub is available online to view
- receive a paper check stub with a "VOID"ed check.

Employee Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Client Name: \_\_\_\_\_

Name of Bank:	Please Choose: <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS
Routing Number:	Dollar Amount:
Account Number:	Percentage Amount:

Email: \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**A Voided Check or Bank Courtesy Letter**  
**Must Be Attached In Order To Setup Direct Deposit.**

**--VOIDED CHECK--**



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**Employee Pay Selection Record**

American Payroll and Benefits I, LLC offers three options to receive your pay, Direct Deposit, the Money Network® Service, or a paper check from Employer. Please review these options and make your selection below.

**Option 1: DIRECT DEPOSIT** Employer will pay all of my net pay as selected below (“Direct Deposit”) into the account (the “Account”) at the financial institution with the routing and account numbers and account type (collectively, “Account Information”) I have provided separately to Employer according to Employer’s procedure.

**Option 2: MONEY NETWORK SERVICE**  
**PLEASE REVIEW THE MONEY NETWORK SERVICE PREPAID DISCLOSURES PROVIDED WITH THIS PAY SELECTION RECORD.**  
 Employer will pay all of my net pay using the Money Network Service. The Money Network Service Welcome Packet contains the Terms and Conditions that apply to the Money Network Service, the detailed fee schedule for the Money Network Service, and other important disclosures. Once I consent to those terms and contract for the Money Network Service by activating my Money Network Service account by following the instructions in the Welcome Packet, I may begin to use the Money Network Service. There is no monthly service charge for the Money Network Service as long as I am employed by Employer. As further explained in the Terms and Conditions, I can access my total net pay each pay period for free using the Money Network™ Check (“Check”) or optional Money Network Payroll Debit Card (“Card”). The Check is a check that I can complete and deposit into my personal bank account, cash for free at Money Network check-cashing partners, or use for other purposes such as paying bills. Third party check cashing services may charge transaction or other fees. Many transactions using the Card are free, but Money Network Service fees or third-party fees apply to some Card transactions and services. Options are available that allow me to check my account balance for free.

**Option 3: PAPER CHECK FROM EMPLOYER.** Employer will pay all of my net pay as selected below with an “Employer Check.” Employer will make paycheck available to me as required by law.

**I HEREBY ELECT TO HAVE MY PAY DISTRIBUTED AS INDICATED:**

**(REQUIRED: MAKE ONE CHOICE BY CHECKING THE 1, 2, OR 3 BOX AND WRITING YOUR INITIALS ABOVE YOUR SELECTION BELOW)**

Option 1 <input type="checkbox"/> _____ <span style="background-color: yellow; padding: 2px;">Initials</span>	OR	Option 2 <input type="checkbox"/> _____ <span style="background-color: yellow; padding: 2px;">Initials</span>	OR	Option 3 <input type="checkbox"/> _____ <span style="background-color: yellow; padding: 2px;">Initials</span>
<b>DIRECT DEPOSIT</b>		<b>MONEY NETWORK SERVICE</b>		<b>EMPLOYER CHECK</b>

I authorize Employer to pay me by Direct Deposit, the Money Network Service, or Employer Check, according to the selection I checked and initialed above. **If I fail to make a selection for Direct Deposit or the Money Network Service, or to provide the Account Information (defined above), I will be paid by paper Employer Check.** Unless I am already paid by Direct Deposit, I acknowledge that, in order to choose Direct Deposit, I must submit a fully completed Employee Pay Selection Record (“PSR”) and Account Information. The PSR and Account Information must be submitted to Employer within three (3) business days (thirty (30) days in Michigan) of receiving notice to do so. However, I understand that I can change my pay selection at any time in the future by submitting a new PSR and Account Information (if applicable) according to Employer’s procedure (subject to the time it takes Employer to implement the change). My election will remain in effect unless Employer and/or Program Manager cancels this arrangement. In case of payment of funds to which I am not entitled, I authorize Employer to withdraw such funds from the Account or the Money Network Service. To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to verify and record identity information before opening an account such as the account provided when you enroll in the Money Network Service. To permit this identification so that my pay to be placed in such an account, I authorize Employer to share my name, address, date of birth, Social Security Number, identification documents, and related personal information with Money Network and the issuing bank.

			<b>EMPLOYER USE ONLY</b>
_____ <span style="background-color: yellow; padding: 2px;">Signature*</span>	_____ <span style="background-color: yellow; padding: 2px;">Printed Name*</span>	_____ <span style="background-color: yellow; padding: 2px;">Date*</span>	_____ Employee ID Number

**\* Required**

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 Copy of a voided check or bank courtesy letter stating: Your Name, Routing #, and Account #. (no deposit slips).

\*\*\*The designated account(s) must be in your name\*\*\*

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**I agree to have a Money Network Pay Card issued to me by American Payroll and Benefits I, LLC for an initial fee of \$5.00 to be withdrawn from my pay check.**

# PREPAID DISCLOSURES

Payroll Card Short Form

You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2.75</b> out-of-network	<b>5.95*</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$2.75
Customer service			\$0 per call
Inactivity			\$0
<b>We charge 8 other types of fees.</b> Here are some of them:			
ATM decline (in-network or out-of-network)			\$0 or \$2.75*
Transfer to customer bank			\$3
* This fee can be lower depending on how and where the card is used.			
<b>No overdraft/credit feature</b>			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .			
Find details and conditions for all fees and services on the next page, or call <b>888-913-0900</b> or visit <b><a href="http://moneynetwork.com">moneynetwork.com</a></b> .			

Money Network Service Employer Program and MyMoneyNetwork Program. The Visa Card is issued by MetaBank<sup>®</sup>, Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Mastercard Card is issued by MetaBank<sup>®</sup>, Member FDIC, pursuant to a license from Mastercard International Incorporated. Card is serviced by Money Network Financial, LLC

**List of all fees (Long Form) for the Money Network<sup>®</sup> Service Employer Program and MyMoneyNetwork Program**

<b>All Fees</b>	<b>Employer Program</b>	<b>My MoneyNetwork Program</b>	<b>Details</b>
<b>Monthly Usage</b>			
Account Opening, Check, and Card Receipt	\$0.00	\$0.00	No fee for Account Opening, Checks, and initial Card.
Monthly Maintenance Fee	Not Applicable	\$5.00	Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
<b>Add Money</b>			
Payroll Deposit	\$0.00	\$0.00	Funds loaded by your Employer.
ACH Deposit of Other Funds	\$0.00	\$0.00	Loads of other types of funds or payments, e.g. a tax refund.
<b>Spend Money</b>			
Signature Debit Transactions	\$0.00	\$0.00	Select "Credit" or sign at point-of-sale ( <b>POS</b> ). Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Money Network <sup>®</sup> Check	\$0.00	\$0.00	Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.
<b>Get Cash or Send Cash</b>			
ATM Withdrawal Fee or ATM Decline Fee   In-Network	\$0.00	\$0.00	Withdrawal or Decline from ATM that is a part of our network. If you live in CT or IL, we will waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service.
ATM Withdrawal Fee   Out-of-Network	\$2.75	\$2.75	This is our fee. If you live in CT or IL, we will waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee   Out-of-Network			
Bank Teller Over the Counter Cash Withdrawal	\$0.00	\$0.00	At banks displaying the card association logo on the front side of your Card. This is our fee. You may also be charged a fee by the bank. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee (ACH)	\$3.00	\$3.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee	\$7.00 plus 3.5% of the exchange rate	\$7.00 plus 3.5% of the exchange rate	This transaction allows you to transfer funds via ACH to an international bank account. We charge transfer fees consisting of a flat fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees may be less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and transfer taxes charged by us will be disclosed to you before you complete the transaction. Your transaction is subject to an exchange rate conversion, and may be subject to additional fees and taxes, from 3rd parties. Recipient's financial institution may also charge fees and taxes. We do not monitor exchange rates or fees established by 3rd parties and these amounts are subject to change. These transactions are subject to additional terms that are disclosed when a transaction is initiated. See Website for more information. You may call Customer Service for assistance.
<b>Information</b>			
Monthly Paper Statement	\$0.00	\$0.00	You may also obtain account activity without a fee via Mobile App (data rates may apply), moneynetwork.com, or Customer Service.
Customer Service	\$0.00	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee   In-Network	\$0.00	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service.
ATM Balance Inquiry Fee   Out-of-Network	\$2.75	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S. (International Transactions)</b>			
ATM Withdrawal INT Fee (Non-U.S.)	\$2.50	\$2.50	This is our fee. If you live in CT or IL, we will waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)			
ATM Balance Inquiry INT Fee (Non-U.S.)			

<p>Visa International Service Assessment (<i>applies if transaction is initiated in non-U.S. dollars and a currency conversion rate applies</i>)  <b>or</b> Visa Cross Border Assessment (<i>applies if transaction is initiated in U.S. dollars by a merchant with a non-U.S. country Code</i>)</p>	2.0% / 0.8%	2.0% / 0.8%	Of the U.S. dollar amount of each International Transaction made with a Visa branded card. Only one of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. Transaction fees on your statement will include these fees if they apply to your transaction.
<p>Mastercard Currency Conversion Assessment Fee (<i>applies if transaction is initiated in non-U.S. dollars</i>)  <b>and/or</b> Mastercard Cross Border Assessment Fee (<i>applies if transaction is initiated with merchant with non-U.S. country code</i>)</p>	0.2% / 2.0%	0.2% / 2.0%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. Either or both of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. Transaction fees on your statement will include these fees if they apply to your transaction.
<b>Other</b>			
Reissuance of Lost/Stolen Card	\$5.00	\$5.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Request Secondary Account	\$0.00	\$0.00	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	\$0.00	\$0.00	Transfer of funds to Secondary Account.
Money Network Check Stock Order	\$0.00	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
<b>3rd Party Fees (We do not charge you these fees.)</b>			
Cash Deposit at Reload Provider	\$5.95	\$5.95	3rd party fees, known to be up to \$5.95 as of 8/15/2018, may apply when reloading your Card at reload providers. To find reload providers, use the locator on our Mobile App (data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service.
Deposit Check Funds via Mobile App   Standard	\$0.00	\$0.00	<p>A 3rd party provides this service subject to its enrollment process, terms, conditions, fees, and privacy policy. Checks are subject to the 3rd party's approval in their sole discretion; dollar limits and other restrictions apply. Approved checks are loaded net of applicable fees. <b>Expedited Service:</b> 3rd party fees are 1% of approved check amount for preprinted payroll &amp; government checks and 4% of approved check amount for other check types, with a \$5 minimum fee. 3rd party approval process usually takes 3-5 minutes but may take an hour. Most issuers post funds within 24 hours. <b>Standard Service:</b> No 3rd party fee for 10 days delayed funding. See Mobile App (message and data rates may apply) for more information.</p>
<p>Deposit Check Funds via Mobile App   Expedited</p> <ul style="list-style-type: none"> <li>• Preprinted payroll &amp; government checks</li> <li>• Other check types</li> </ul>	<p>Greater of:</p> <ul style="list-style-type: none"> <li>• 1% or \$5.00</li> <li>• 4% or \$5.00</li> </ul>	<p>Greater of:</p> <ul style="list-style-type: none"> <li>• 1% or \$5.00</li> <li>• 4% or \$5.00</li> </ul>	
<b>Additional Disclosures</b>			
<p>Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank<sup>®</sup>, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met. See <a href="http://fdic.gov/deposit/deposits/prepaid.html">fdic.gov/deposit/deposits/prepaid.html</a> for details. No overdraft/credit feature.</p> <p>Contact Customer Service by calling 888-913-0900, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit <a href="http://moneynetwork.com">moneynetwork.com</a>. For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a>.</p>			