

**You are receiving this notice because you are currently receiving your pay in the form of a paper check.**



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### ***Better than a piggy bank.***

*The Load-n-go Direct Deposit Payroll Card gives you convenience and security. The cards are accepted at over 8 million ATM's and Point of Sale Merchants worldwide. You can use your card to buy groceries, gasoline, make purchases and much, much more.*

- ▶ *No credit check or bank account required*
- ▶ *Eliminate check cashing fees*
- ▶ *Get second card for family member*
- ▶ *Card-to-Card funds transfer*
- ▶ *No charge for Customer Service*
- ▶ *Free cash-back at POS merchants*
- ▶ *Use card to receive pay from multiple employers*

**For more information contact your supervisor or payroll department today.**

### **How would you like to receive a raise next payday?**

Employees still receiving their pay on a paper check must often resort to using a check-cashing service which can cost you as much as five percent or more each payday to cash your check. With the Load-n-go Payroll Card, your pay is deposited directly to your card each payday where you can enjoy 24/7/365 access to your funds at over 8 million ATMs and Point of Sale merchants worldwide.

### **All employees are eligible. No bank account? No Problem!**

All employees are eligible to receive a Direct Deposit Payroll Card. No credit check and no bank account required.

### **Enroll in our Direct Deposit Payroll Card program and enjoy the benefits of state-of-the-art banking with enhanced security, convenience, and control**

Safer than cash, and more convenient, the Load-n-go Direct Deposit Payroll Card also gives you greater control over your finances. Not only can you obtain up-to-the-minute balance information, 24 / 7/ 365, but detailed statements help you track spending and improve the management of your personal finances, easily and efficiently. The Load-n-go Payroll Card also delivers additional safety and convenience:

- ▶ no more trips to the bank or check cashing outlets
- ▶ stop paying high fees to cash your check
- ▶ no more waiting for you check in the mail
- ▶ immediate access to funds on payday, even if you are ill, on vacation, working irregular schedules or out of town
- ▶ no need to worry about carrying large amounts of cash
- ▶ withdraw cash off your card 24/7/365, at ATMs and point of sale merchants
- ▶ no need for a checking account or any banking relationship
- ▶ no more lost or stolen pay checks – payroll cards can be immediately replaced with the full remaining stored value of your lost card