

PayCard adds up to convenience and savings

- No paying high fees to access your own money
- No waiting in long lines to cash paychecks
- No special trips to pick up your paycheck
- No high fees for money transfers
- No need to carry large amounts of cash
- No checking account required
- No credit check
- No application declined*

* Social Security number required

You can also get a card for a family member, like a student or other dependent, and have money directly deposited to their card.

Get yours now...

See your employer for an enrollment form and start enjoying the benefits of carrying a PayCard.

PayCard



**Save time and money
with a card that does it all.**

Use the PayCard card for all your needs

Make every payday easier, safer and more convenient

PayCard is a MasterCard® or Visa® Debit card with your money loaded onto it. You can automatically have all or part of your wages deposited to your card each payday. You can then use your PayCard to get cash or make purchases. If you already participate in direct deposit, split your pay and use your PayCard for day-to-day spending, travel, internet purchases or vacations. Get a card for a family member and transfer funds electronically from one PayCard to another – instantly.

PayCard is safer than cash

- Eliminate the risk of carrying cash
- Your PayCard can easily be replaced if ever lost or stolen and its value restored
- FDIC Insured

PayCard is accepted worldwide

- Use your PayCard anywhere MasterCard or Visa is accepted
- Access your cash at virtually any ATM
- Get cash back at many retail chains, convenience stores and supermarkets

Life is easier with a PayCard

Just carry your PayCard and use it to:

- Get cash
- Shop by phone, mail or in-store
- Shop on the internet
- Make hotel reservations
- Book airline tickets
- Buy meals, tickets and gas
- Transfer money
- Pay bills

PayCard is not a credit card – you are using your own money

With your PayCard, you enjoy all the convenience and acceptance of MasterCard or Visa – without paying the interest, penalties or annual fees associated with a credit card.

Using your card to make purchases or get cash back is free. Using a convenient website to check balances or statements is free. There are no finance charges, PIN debit fees or overdraft fees. Add up the savings and see why you want a PayCard today.

