



## Eliminate Paper Checks - Sign up for a Money Network™ PayCard

Advantage Technical Resourcing is committed to bringing you the benefits of 'paperless' pay, utilizing Money Network as our PayCard provider. PayCards provide you with a secure, convenient, easy-to-use alternative to paper paychecks. The Money Network PayCard is so easy to use, no formal training is required. Customer Service Representatives are available 24 hours a day, 7 days a week, via a toll-free phone number if you have any questions. To request a sign-up kit, contact your local Advantage Technical Resourcing office, email maureen.farah@advantageresourcing.com, or call 800-588-0707, ext. 8719.

### What is a PayCard?

A PayCard is a dependable, fast, easy way to get your money each pay period. You don't have to wait in any lines or show any kind of ID. You can withdraw money from ATMs or use it to make purchases.

### Why would I want to use a PayCard?

The Money Network™ PayCard offers you tremendous benefits compared with receiving and handling a paper paycheck. The PayCard provides the following features:

- No more standing in lines to receive or cash your check.
- Eliminates check cashing fees.
- Safety of not carrying all of your cash on pay day.
- Access to your money from virtually all ATMs regardless of where you are on pay day.
- ATM or telephone balance inquiries.
- Elimination of paycheck receipt delays due to mail problems.
- Cash back at nearly 1 million Point of Service (POS) debit locations. Simply use the Money Network PayCard to purchase everyday items such as gas, groceries, clothes and choose cash back for the most convenient and low cost access to your funds .
- No hidden fees, no bounced checks.
- Bill pay capabilities utilizing the Money Network Transcheck pay check option.
- 24 hour bilingual customer service.

### Frequently Asked Questions

Now that you've seen how simple and convenient it is to have a Money Network PayCard instead of receiving a paper paycheck, you may discover you still have a few questions about using it. Here are the most commonly asked questions along with their answers:

**What are PayCards?** They are a dependable, fast easy way to get your money each pay period morning. You don't have to wait in any lines or show any kind of ID. You can get money from ATM's or you can just start using your PayCard to make purchases.

**Can I have a Money Network PayCard if I don't have (or want) a checking account?** Yes.

**Do I have to pay to get a PayCard?** No, it is a free benefit for working at Advantage Technical Resourcing.

**Do I have to apply and be approved to get a Money Network PayCard?** No. If you are an employee of Advantage Technical Resourcing, all you have to do is select to receive your pay on the PayCard.

**Do I get a PayCard every pay period?** No, your card is recharged each pay period with your new pay amount.

**How much does it cost to use the Money Network PayCard?** Each pay period the first ATM withdrawal is free. A complete list of fees is included below.

#### Employee Fee Structure

ATM Withdrawals - 1st is free, all others are	\$1.75
International ATM Withdrawal	\$2.75
PIN-based POS Transactions	\$0.50
Inquiries VRU Phone	\$0.00
ATM Balance Inquiries	\$1.75
ATM Declined Transaction	\$1.75
ACH Account Transfers	\$0.00
Purchase of a Transcheck	\$0.00
Monthly Statement (via Internet)	\$0.00
Lost/Stolen Card Replacement	\$0.00

#### Operator Assisted Fees

Balance and Deposit Inquiries	\$1.00
Account Research (per hour)	\$10.00
Purchase of a Transcheck	\$1.00
Cancellation of a Transcheck	\$1.00
Verification of a Transcheck	\$1.00

#### Daily Limits

ATM Daily Withdrawal Limit	\$400.00
POS Daily Transaction Limit	\$600.00
Transcheck Limit (per check)	\$10,000.00