

Please complete this form if you would like to order a card with your name imprinted on the face of the card.

**Client Information**

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

**Employee Information**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Social Security Number: \_\_\_\_\_ Phone: ( \_\_\_\_ ) \_\_\_\_ - \_\_\_\_

Address: \_\_\_\_\_ Apt: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Shipping Address if different from Billing Address**

Address: \_\_\_\_\_ Apt: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Card Information**

Please select one of the following options:

**100% Net Pay****Fixed Amount:** \$ \_\_\_\_\_**Percentage:** \_\_\_\_\_ %**Processing Instructions**

Please allow 7 – 10 business days for personalized cards to be received at the shipping address indicated above. Upon receiving the card, please follow the steps enclosed in the same envelope to activate the card.

**Please fax this order form to 480-993-2653 for processing.**

Employee Signature: \_\_\_\_\_ Today's Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Card is issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

Exhibit B  
**Money Network® Pay Selection Record**  
**Employer Instructions**

**Version:** PSR M-3 (PSR M-3 Money Network Pay Selection Record - DD + MN + EIC (including NY and NH) - Standard -)

**For:** Money Network Financial, LLC (**Money Network**) clients with employees in New York and New Hampshire, or who otherwise wish to continue to offer a traditional paper payroll check drawn on Employer's account (**Traditional Check**), but who *do not* offer employees the ability to split pay between Direct Deposit and Money Network® Service.

**Purpose:** The Federal Reserve Board's Regulation E, many state laws, and your agreement with Money Network (**Agreement**), require that you offer Direct Deposit to an account of the employee's choosing as an alternative to Money Network Service. In New York and New Hampshire, you must also offer employees a Traditional Check option and use a Traditional Check for those who make no election. You may voluntarily elect to offer a Traditional Check as an option in other states. The Pay Selection Record (**PSR**) below describes these options, and is the method by which you obtain an employee's election.

**How to Use the PSR below:**

1. Integrate the *text and layout* of the PSR below into your electronic or paper process so your employee's options are clear and to capture their selection. If they select Direct Deposit, then collect their routing and account numbers, and account type (all together, **Account Information**), according to your Direct Deposit enrollment procedure. Note that the PSR states that the employee must provide the Account Information to you according to that procedure, which you must communicate to them. Retain the PSR, for at least the period required by your Agreement or in accordance with applicable law, whichever is longer.
2. **For existing employees prior to your First Live Pay using Money Network (your FLP):** At least 30 days prior to your FLP, do the following for existing employees: (i) communicate (using Money Network's rollout materials) your initiative to offer 3 options to employees – Direct Deposit, the Money Network Service, or Traditional Check; (ii) include the PSR; and (iii) require that employees submit the completed PSR by a certain date prior to your FLP (this date must be at least 3 business days (30 days in Michigan) after the employee receives notice of your requirement). For example, on November 1, 2013, communicate that employees will be paid by Direct Deposit, Money Network Service, or Traditional Check beginning January 1, 2014, and that employees must submit a completed PSR by December 1, 2013. If the employee does not submit a completed PSR by December 1, 2013, they will be paid via Traditional Check, but they may change that election at any time in the future by submitting a new PSR and allowing employer time to make the change. After December 1, you will have the list of employees to be enrolled in Money Network Service for your FLP (i.e., those who submitted a PSR electing Money Network Service). This example timeframe gives employees more than 3 business days before December 1, and facilitates a smooth and orderly implementation schedule. In New York, you must obtain an employee's written consent to receive wages via the Money Network Service at least 7 business days prior to taking action to issue the payment of wages via the Money Network Service. During such 7 business days, the employee's written consent does not take effect and you must pay the employee via cash or Traditional Check.
3. **For new employees hired after your FLP:** For new employees hired after your FLP, do the following: at least 3 business days prior to the date you need the employee's election of the method of payment of their pay, notify the employee in writing to submit a completed PSR (and Account Information if they wish to be paid by Direct Deposit). If they do not submit a completed PSR and Account Information, if applicable, within 3 business days of that notice, they will be paid via Traditional Check; however they may change that election at any time in the future by submitting a new PSR. **Note:** The 3 business-day timeframe matches the Form I-9 timeframe, so incorporating the PSR timeframe into existing hiring processes may not add significant burden (except in Michigan). Even for employees you hire and have start work the same day, you must allow 3 business days to submit a completed PSR and the Account Information, just as you must allow 3 business days for the employee to provide identification documents for I-9. If you are unable to integrate this 3 business-day timeframe into your hiring process, you cannot pay an employee using Money Network Service for their first pay. In Michigan, the 3 business day requirement is 30 days. In New York, you must obtain an employee's written consent to receive wages via the Money Network Service at least 7 business days prior to taking action to issue the payment of Wages via the Money Network Service. During such 7 business days the employee's written consent does not take effect and you must pay the employee via cash or Traditional Check

**Changes:** Insert your company name in the blank at the top of the PSR. You may also add your logo. **No other changes may be made to the PSR. The text, layout, and font size of the PSR may not be changed.**

**Confirmation:** Your Implementations, Relationship, or Account Manager will request confirmation of how you have integrated the PSR into your process.

Thank you, Money Network

Exhibit B  
**Employee Pay Selection Record (PSR)**

\_\_\_\_\_ (**Employer**) can pay your wages in cash or paper paycheck (**Employer Check**). This doesn't require your approval, and we will make the cash or Employer Check available to you as required by law. With your approval, we also may pay your wages by direct deposit to a financial institution that you choose (**Direct Deposit**), or the Money Network<sup>®</sup> Service. If you want to receive your wages by Direct Deposit, Money Network Service, or Employer Check, please read, select an option, and sign below.

**Option 1: DIRECT DEPOSIT.** Employer will pay all of my net pay into the financial institution account that I have selected (the **Account**), with the routing and account numbers and account type (all together, **Account Information**), that I will provide separately to Employer according to Employer's procedure.

**Option 2: MONEY NETWORK SERVICE.** Employer will pay all of my net pay using the Money Network Service. The Terms and Conditions, detailed fee schedule, Checks, Card and disclosures related to the Money Network Service (**Account Holder Agreement**) are included in Money Network Service's Welcome Packet that Employer will provide to me. Once I consent to those terms and conditions as described in the Account Holder Agreement, and activate my Money Network Service account by following the instructions in the Welcome Packet, I may begin to access my net pay by using the Check or optional Card (described below). I may make free balance inquiries by phone or online. There is no monthly service charge as long as I am employed by Employer. I can access my total net pay each pay period, or my Money Network Service account balance, for free using the Money Network Service as described below and in the Account Holder Agreement. To find the nearest Check cashing location, or free in-network ATM if using the Card, use the Money Network Locator Tool on Money Network's mobile app or online at moneynetwork.com.

**Money Network Check.** The Money Network Check (**Check**) is a paycheck that I can easily complete on or after each payday morning wherever I am, eliminating the need to pick up my paycheck or wait for it to be mailed. The Check can be cashed for free at designated Money Network Check cashing locations, deposited into my personal bank account, or used for other purposes such as paying bills. Third party check cashing services may charge transaction or other fees.

**Money Network Payroll Debit Card.** The Money Network Payroll Debit Card (**Card**) provides an optional, safe and convenient way to receive and access my pay on and after each payday. Many Card transactions are free, and I will not be charged fees by Employer or the payroll card issuer for the initial Card and certain regular uses of the account, including, without limitation, application fees; overdraft fees; maintenance fees; and fees for withdrawal or declined transactions at in-network ATMs using my Card. There are Money Network Service fees and third party fees for some Card transactions and services. For example, there are fees for withdrawal, declined, and balance inquiry transactions at out-of-network ATMs using my card. The Account Holder Agreement in the Welcome Packet includes an itemized list of fees and more information about fees that apply to use of the Card.

**Option 3: PAPER PAYCHECK FROM EMPLOYER.** Employer will pay all of my net pay with an Employer Check.

**I elect to have my pay distributed by the option selected below**  
 (select one option by checking box A, B or C and initialing your choice)

<input type="checkbox"/> <u>    </u> Initials <b>DIRECT DEPOSIT</b>	OR	<input type="checkbox"/> <u>    </u> Initials <b>MONEY NETWORK SERVICE</b>	OR	<input type="checkbox"/> <u>    </u> Initials <b>EMPLOYER CHECK</b>
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I voluntarily authorize Employer to pay my net pay by Direct Deposit, the Money Network Service, or Employer Check, according to the option that I checked and initialed above. If I fail to select Direct Deposit (and provide Account Information), the Money Network Service, or Employer Check, I understand that I will be paid my net wages by cash or Employer Check. If I choose to be paid by Direct Deposit or the Money Network Service, I must submit a completed and executed PSR (and Account Information, if applicable) to Employer within 3 business days (30 days in Michigan) of receiving notice to do so. In New York, Employer must receive my written consent at least 7 business days before paying my wages by Direct Deposit or the Money Network Service, and I will be paid by cash or Employer Check during this 7 business day period. I can withdraw my consent to be paid by Direct Deposit or the Money Network Service without penalty at any time by submitting to Employer an executed PSR with a different pay option selected (and Account Information, if applicable) and allowing Employer time to make the change. Otherwise, an election to receive my net pay by the Money Network Service will remain in effect until Employer or Money Network Financial, LLC (Money Network) cancels the arrangement. If I am paid funds to which I am not entitled, I authorize Employer to withdraw such funds from the Account or Money Network Service, if applicable.

To help the government fight terrorism funding 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 I select the Money Network Service as my payment option. To permit this identification so that my pay to be placed in such an account, I authorize Employer to share my name, address, birth date, Social Security Number, identification documents, and related personal information with Money Network and the issuing bank.

Signature*	Printed Name*	Date*	<b>EMPLOYER USE ONLY</b>
			Employee ID Number

\*Required