

Direct Deposit and Pay Card Information

On April 16, 2007 Kansas signed into law allowing employers to mandate employees receive wages through the use of direct deposit or payroll debit cards.

Effective July 1, 2008 DCCCA, Inc. is requiring employees to sign up for direct deposit and/or payroll debit cards. A Pay Card is basically a stand alone card that can be used the same as a bank's debit card. Employees using the Pay Card will have their payroll loaded to their card on the date of payroll instead of receiving a paper check.

Enclosed are enrollment forms for direct deposit, Pay Card and general information about the Pay Card. **DCCCA, Inc. will automatically enroll any employee into the Pay Card program who does not complete one of the enclosed forms.**

FORM INSTRUCTIONS:

Pay Card Enrollment Form: Complete the Cardholder Information section, sign and date. **If you specify a set dollar amount to be deposited into the Pay Card you must also complete a DCCCA Direct Deposit form with a copy of a voided check for the remainder of your pay.**

Direct Deposit Form: Complete form, sign and date. You must attach a voided check to process direct deposit. **We will not accept a deposit slip in place of a voided check.** If you are selecting a Savings account you must attach something from your Bank that has the Bank Routing number and your Savings account number.

DCCCA WILL AUTOMATICALLY ENROLL AN EMPLOYEE IN THE PAY CARD PROGRAM IF NO FORM IS COMPLETED OR REQUIRED INFORMATION IS NOT RECEIVED FOR DIRECT DEPOSIT.

If you participate in the Pay Card program, you will receive from DCCCA in the mail a Pay Card with your name, a PIN number (this is sent separate from the Pay Card) and a packet with information on how to use your card.

If you have any questions on Pay Cards please contact the Payroll department.

Sherree Stanley
Payroll Coordinator
785-841-4138 ext. 137
ssstanley@dccca.org

Michelle Jaimez
Accounting Assistant
785-841-4138 ext 157
mjaimez@dccca.org

**DCCCA INC
DIRECT DEPOSIT AUTHORIZATION FORM**

I hereby authorize DCCCA, Inc. to initiate credit entries and adjustment for any credit entry in error to my account(s) indicated below, and the financial institution(s) named below to credit and/or debit the same to such account.

Check One:

- Deposit all of my pay check into one account. Complete Section A
- Deposit my pay check into 2 accounts. Complete Section A & B below.
Designate the fixed amount to be deposited in Section B.

SECTION A

YOUR NET CHECK WILL BE DEPOSITED INTO THIS ACCOUNT		
FINANCIAL INSTITUTION NAME AND ADDRESS		TRANSIT/ABA NUMBER
NAME:	_____	ACCOUNT NUMBER
ADDRESS	_____	
PHONE NUMBER ()	_____	
TYPE OF ACCOUNT	CHECKING	SAVINGS

SECTION B

THE AMOUNT YOU DESIGNATE WILL BE DEPOSITED INTO THIS ACCOUNT.		
AMOUNT TO BE DEPOSITED: \$ _____		
FINANCIAL INSTITUTION NAME AND ADDRESS		TRANSIT/ABA NUMBER
NAME:	_____	ACCOUNT NUMBER
ADDRESS	_____	
PHONE NUMBER ()	_____	
TYPE OF ACCOUNT	CHECKING	SAVINGS

IF YOU DESIGNATE A CHECKING ACCOUNT(S), A COPY OF A VOIDED CHECK MUST BE ATTACHED IN ORDER FOR DIRECT DEPOSIT TO BE PROCESSED. AN OFFICIAL BANK DOCUMENT LISTING THE ACCOUNT NUMBER AND TRANSIT NUMBER MAY BE SUBMITTED IN PLACE OF A VOIDED CHECK; HOWEVER DEPOSIT SLIPS WILL NOT BE ACCEPTED.

This authority is to remain in full force and effect until DCCCA, Inc. has received written notification from me of its termination in such time and in such manner as to afford DCCCA, Inc. and the Depository a reasonable opportunity to act on it.

NAME (PLEASE PRINT) _____
DATE

SIGNATURE

PayCard Enrollment Form

Cardholder Information:

Primary Cardholder Name: _____

Card Mailing Address: DCCCA, Inc. ATTN Donna Porter, 3312 Clinton Parkway

City: Lawrence State: KS Zip: 66047

Telephone Number (including area code) _____

Social Security Number _____ Date of Birth _____

Cardholder Address _____

City _____ State _____ Zip _____

First use of card constitutes agreement to the terms and conditions of the Cardholder agreement that is provided with the PayCard, as well as the fees at the bottom of this form.

Federal law, including the USA Patriot Act, requires us to obtain, verify & record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth & other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents. The information is completely confidential & will not be divulged or used without your permission unless required by law.

- I wish to deposit \$ _____ .00 per pay period or Deposit Entire Net Pay
 I authorize my employer to deposit each pay period my net wages, after deduction for required taxes & withholdings, to the PayCard per my direct deposit instructions above & if necessary, imitate adjustments for credits posted in error.

Signature _____ Date _____

Instructions to Employer: Please fax this form to:
PayCard Services Enrollment Processing Center, 866-904-1408.

Attention:
DCCCA, Inc. Donna Porter
3312 Clinton Parkway
Lawrence, KS 66047

INTERNAL USE ONLY: Routing/Transit Number: 091000022

PayCard Account Number 5108430358

Transaction Fees:	Fee	Items Covered
Service		
Free Services	\$0	Purchases & cash back at POS, internet statements & balance inquires, transactions inquires, customer services.
Electronic Transactions	\$0.50	ATM inquiries & declines, balances or transfers using the automated phone system, internet transfers, electronic transfers from your account your card.
ATM Withdrawal	\$1.50	Domestic ATM Withdrawals. No additional surcharge at MoneyPass ATMs.
Live Operator	\$2.00	Balance inquiries and transfers
Optional Transactions	\$4.00	International ATM withdrawals, branch cash advances, replacement cards, paper statements, check issuance, account dormancy.

PY28
5108430358
CDF2: DCCCA

PAYCARD INFORMATION

DCCCA is required to allow an employee who is enrolled in the PayCard program the ability to withdraw their entire net pay at no cost each pay period.

As the PayCards are a MasterCard brand the Bank you choose must also sponsor the MasterCard.

1. You must know your card balance (this information is on your DCCCA check stub).
2. Request a cash withdrawal at the bank. You can request either the full amount or a partial amount.

Please note that Banks do not have access to any PayCard account information. If funds are requested over the amount on your PayCard it will be declined.

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 declined¹

¹ Social Security or Tax ID 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 your PayCard Today

Mail or fax the enclosed enrollment form. Questions? Call 866-224-3466

Privacy Notice

Recognition of Your Expectation of Privacy: Elan Financial Services ("we," "us" or "our") recognizes that you expect privacy and security for your personal and business affairs. We understand the need to safeguard nonpublic personal information that you have entrusted to us. We maintain standards and procedures designed to prevent misuse of this information.

Categories of Information We Collect: We collect nonpublic personal information about you from the following sources:

- Information that we receive from you on applications, authorizations or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

Categories of Information We Disclose: We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Categories of Information That We Disclose to Marketing Companies: We may disclose all of the information we collect to companies that perform distribution, marketing or promotional services on our behalf or to other financial institutions with whom we have joint marketing agreements, in accordance with applicable law such as banks, payroll companies, processing companies.

Confidentiality and Security of Your Nonpublic

Personal Information: We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

PayCard Fees	Items Covered
Services	Purchases and cash back at Point of Sale, internet statements and balance inquiries, transaction inquiries, customer service
Free Services	\$0
Electronic Transactions	\$0.50 ATM inquiries and declines; balances using the automated phone system; transfers using the internet or automated phone system; electronic transfers from your bank to your card
ATM Withdrawal	\$1.50 Domestic ATM withdrawals
Live Operator	\$2.00 Balance inquiries and transfers
Optional Transactions	\$4.00 International ATM withdrawals, Branch Cash Advances, replacement cards, paper statements, check issuance, account dormancy

Use the PayCard card for all your needs

PayCard is a new way to manage your money

The PayCard card is an innovative way to safely manage your money. 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, or transfer money from a checking or savings account. You can then use your PayCard to make purchases and get cash. You can also transfer funds electronically from one PayCard to another. Instantaneously, easily and cost-effectively.

PayCard is safer than cash

Eliminate the risk of carrying cash. If your PayCard is lost, it can easily be replaced and its value restored. The funds on your PayCard are also FDIC insured protecting you against losses.



PayCard is accepted worldwide

You can use your PayCard anywhere MasterCard or Visa is accepted. That's more than 29 million locations throughout the world. You can also access your cash at virtually any ATM worldwide - more importantly, with surcharge-free withdrawals at any MoneyPass ATM. Find a location nearest you at www.moneypass.com. What's more, you can get cash at no additional cost by using the "cash-back" option at many retail chains, convenience stores and supermarkets.

Life is easier with a PayCard

Just carry your PayCard and use it to:

- 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

Get all the benefits of a credit card - with no monthly bill to pay

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

In fact, use of your card can be absolutely free. 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. Withdrawals from MoneyPass ATMs carry no surcharge. Add up the savings and see why you want a PayCard today.

Get yours now...

Complete the enclosed enrollment form to start enjoying the benefits of carrying a PayCard.