



ADP TotalPay[®] Card How does it work for you?



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Introducing a faster, easier, safer way to get paid.

Would you like the advantages of receiving your paycheck electronically without the need for a traditional bank account? ADP has the answer-a payday alternative offering the safety, convenience and flexibility of direct deposit. Presenting the ADP TotalPay® Card.

It works like this. Your earnings go straight to your card, so you can access your money immediately on payday. You'll continue to receive a pay stub through your employer so you can keep track of your earnings and payroll deductions. And because your money is sent electronically, you won't waste any more of your free time waiting in line to cash your paycheck.

The ADP TotalPay® Card offers many advantages over paying with cash. First of all, the card is accepted at thousands of locations. You're able to make purchases online and over the phone, as well as in stores. You can even pay bills with the card. Need a little cash on hand? The ADP TotalPay® Card works at ATMs. And you can find your card balance 24/7 by calling ADP toll-free or by visiting our website.

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Your money is protected from theft and fraud. Since you won't need to carry around large amounts of cash, the money you earn will be safe and sound, just waiting for the next time you use your ADP TotalPay® Card. Only you can make purchases or access funds. Your PIN offers additional protection in case your card is lost or stolen. And all of your transactions are private. Your employer has no access to the purchases made on the card.



Everyone is eligible for the ADP TotalPay[®] Card. There are no background checks or credit checks. If you leave your job, the card will stay active as long as you have funds available, and you can continue to use it until your balance is zero.



Plus, with the ADP TotalPay[®] Card, you can provide for your loved ones almost anywhere in the world. Use your card at any particpating Western Union Agent location in the U.S. that accepts debit cards to initiate a money transfer transaction, or send money with your card at www.westernunion.com.

You also have the option to upgrade to the ADP Visa® Payroll Card, which comes with even more benefits. Use this card anywhere Visa® debit cards are accepted, including in-store, online and over the phone. The ADP Visa® Payroll Card is portable, meaning you can keep the card if you leave your job and use it to enroll in direct deposit at your new employer. Plus, you can order additional cards for family members.

Make the move to safety, convenience and flexibility with Money Network.

Contact: Payroll - 333-5708 at your job to learn more about ADP TotalPay[®] card.