



# Payroll Information

This is a friendly reminder about your payroll checks from Palco in 2018. You can reference the ODP Payment Schedule for each payment date.



**EFT (Electronic Funds Transfer):** by Direct Deposit. The fastest way to receive your payment. Your Net Pay is transferred electronically to your bank account. Please allow 24 hours for your pay to process to your bank before inquiring about your EFT payment.



**Pay Stub:** will list details about your pay. Generally, your 1. Gross wages, 2. Taxes, deductions, and contributions, 3. Net Pay. Your pay stub will be mailed to your address on file on the pay day. Please allow 5 business days before inquiring about your mailed pay stub.



**Paper Check:** pay check and stub will be mailed to your address on file on the pay day. Please allow 5 business days before inquiring about your mailed paper check.



**Connect Application (Check status of your Timesheet):** the status of your online timesheet will be: "PAID", which means that your payment has been requested to your bank. Allow 24 hours before inquiring about your funds in your bank account.



**Paper Timesheet:** new copy of PA ODP Timesheet is available: [http://palcofirst.com/site/assets/files/1203/paodp\\_timesheet.pdf](http://palcofirst.com/site/assets/files/1203/paodp_timesheet.pdf)

## 2018 Fast Wage and Tax Facts

FEDERAL	
Minimum Wage	\$ 7.25
FICA (Medicare)	
Maximum Taxable Earnings	No Limit
Employee / Employer Tax Rate (Unchanged from 2017)	1.45%
FICA (Social Security)	
Maximum Taxable Earnings (Increased from \$127,200 in 2017)	\$ 128,400
Employee / Employer Tax Rate (Unchanged from 2017)	6.20%

## PENNSYLVANIA

Minimum Wage	\$ 7.25
State Income Tax	
Wage Withholding Rate	3.07%
Unemployment	
Maximum 2018 Taxable Earnings	No Limit
Employee Deduction	0.06%
City of Philadelphia Wage Tax Rates	
Philadelphia Residents	3.8809%
Non-Residents	3.4567%

## Local Earned Income Tax (EIT) - Liability determined:

An individual employee's local EIT Rate is determined by comparing the employee's "Total Resident EIT Rate" (for the municipality in which the employee lives) to the "Work Location Non-Resident EIT Rate" (for the municipality in which the employee works). The applicable EIT rate owed and to be withheld is always the higher of the two rates.

Visit <https://dced.pa.gov/local-government/local-income-tax-information/> for more information.

## UNDERSTANDING A PAYSTUB: which outlines paycheck deductions.

PO BOX 242930  
LITTLE ROCK, AR 72223

Direct Deposit Advice

**GEORGE L COSTANZA**  
1 CEDAR STREET  
APT 104  
SPRINGFIELD, PA 19064

Employer	010002 JERRY SEINFELD	SSN	Payroll Date	Direct Deposit #	Amount
Employee ID	Employee Name	4444	8/14/2018	4	\$ 7.16
010005	COSTANZA, GEORGE L				

Description	Service Dates	Participant	Hour	Rate	This Payroll	Year to Date
<b>EARNINGS</b>						
IHCS 2:1 W7088		NORMAN N NEWMAN	2.0000	\$10.00	\$20.00	\$20.00
					\$20.00	\$20.00
<b>TAX DEDUCTIONS</b>						
Social Security					(\$1.24)	(\$1.24)
Medicare					(\$0.29)	(\$0.29)
Federal Income Tax					(\$10.00)	(\$10.00)
PA State Income Tax					(\$0.61)	(\$0.61)
PA Philadelphia Local Tax					(\$0.99)	(\$0.99)
PA State Unemployment					(\$0.01)	(\$0.01)
					(\$12.84)	(\$12.84)
<b>NET DEPOSIT</b>					\$7.16	\$7.16
Paper Check					(\$7.16)	(\$7.16)

\*PLEASE USE THIS PAY STUB FOR INCOME AND EMPLOYMENT VERIFICATION PURPOSES.

## PERSONAL INFORMATION:

States the employee's full name, address, and SS#. Always check to ensure this information is correct.

## PERIOD DATE:

The length of time for which an employee's wages are calculated; bi-weekly. The last day of the pay period is not payday to allow a business to accurately compute wages

## GROSS PAY:

The total amount of money earned during a pay period before deductions, calculated by multiplying the number of hours worked by the hourly rate.

## NET PAY:

The amount of money left after all deductions have been withheld from the gross pay earned.

## DEDUCTIONS:

The amount of money subtracted from the gross pay for mandatory systematic taxes, and other deductions.

For assistance, contact Customer Support  
501-604-9936, Toll-free: 866-710-0456  
paodp@palcofirst.com  
www.palcofirst.com



**YEAR TO DATE:** Total of all of the deductions which have been withheld from an individual's paycheck from the beginning of your first pay from Palco and continuing up to the present day.