

**As a Palco consumer, you have access to some valuable resources to help manage your self-directed services!**

## DIRECT DEPOSIT

- Workers can receive their payments directly into any bank account of their choice!
- If they do not have a bank account, Palco has partnered with Money Network® Service, one of the largest card companies in the country, to offer consumers a **FREE** Money Network Card which works just like a bank card.
- Using Direct Deposit ensures a worker receives their payment on pay day the moment the funds are available! No hassling with paper checks getting lost in the mail or having to wait in line at the bank!

Sign up for Direct Deposit or request your free Money Network Card today by submitting a **Pay Selection Form**. See page 2 for more details.

## CONNECT PORTAL

CONNECT is Palco's online timesheet and reporting portal. CONNECT allows users to enter their time electronically, error free and submit it to Palco instantly.

- Using CONNECT ensures that your time does not contain missing information. It eliminates issues with paper timesheets being unreadable or distorted during transmission.
- You can monitor the time submission process from start all the way through payment.
- This portal is user friendly, easy to use and includes reporting features to monitor utilization.

In order to use CONNECT, both the Employer and Worker must have an account. Save yourself the time and headache of using paper time sheets and start using CONNECT! Sign up for CONNECT by submitting a **CONNECT Registration Form** to Palco.

Note: Using CONNECT is a requirement of compliance with Electronic Visit Verification (EVV).

## Other Questions? Contact Palco!

Phone: 1-866-710-0456

## **Pay Selection and Direct Deposit Authorization Agreement**

### **HOW WOULD YOU LIKE TO BE PAID?**

Payment Selection: (please check only one box)

- Direct Deposit:  Money Network Services.\*

\*If you choose the Money Network Services Option, Palco will enroll you with our partners at First Data: Money Network Services. You will need to sign an additional Money Network Services Form to enroll.

Request Type (check one):

- New Account Setup  Change in Existing Account  Cancellation

### **DIRECT DEPOSIT ACCOUNT INFORMATION**

Account Holder's Full Name		ID or Last 4 of SSN
Financial Institution	Routing Number	Account Number
Type of Account (select one): <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Pre-paid card		

**REQUIRED** The following validating documentation is attached:

- Voided check with account holder name printed on the check.  
*Check cannot be a temporary check.*

OR

- Official documentation from financial institution listing account holder name, account, and routing number. This includes letters from banks and paperwork from pre-paid cards.

I authorize Palco, Inc. to initiate deposits and debit entries for the purpose of correcting an erroneous deposit to the account indicated herein. In the event Palco is unable to initiate debit entries, I authorize the repayment to Palco from future amounts owed to me. I understand Palco is not responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me or by my financial institution or due to an error on the part of my financial institution in depositing funds to my account. I understand that it is my responsibility to verify the crediting of funds by my financial institution prior to initiating debits against my account. I understand the risks of sharing an account with others, including my employer or worker. Palco is not responsible for any charges I incur from my financial institution. Any changes to my account must be submitted to Palco immediately. This authorization will remain in full force and effect until Palco has received written cancellation in such time and in such manner as to afford Palco and all appropriate financial institutions a reasonable opportunity to act on it.

\_\_\_\_\_  
**Printed Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

**Please return this form to Palco via email: [enrollment@palcofirst.com](mailto:enrollment@palcofirst.com) or via fax to 1.877.859.8757.**

# Money Network Card Fee Schedule 6/2021

## Schedule A Fees

### 1. Participating Payee Fees

#### List of all fees (Long Form) for the Money Network® Service Program

All Fees	Payor Program	Details
<b>Monthly Usage</b>		
Account Opening, Check, and Card Receipt	\$0.00	No fee for Account Opening, Checks, and initial Card.
Inactivity Fee	\$5.00	Fee is waived if you live in NY. Monthly fee charged when no activity occurs within Account for 12 consecutive monthly statement cycles.
<b>Add Money</b>		
Payor Deposit	\$0.00	Funds from a payor.
ACH Deposit of Other Funds	Not Available	Loads of other types of funds or payments, e.g. a tax refund.
<b>Spend Money</b>		
Signature Debit Transactions	\$0.00	Select "Credit" or sign at point-of-sale (POS).
PIN Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants.
Money Network® Check	\$0.00	Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.
<b>Get Cash or Send Cash</b>		
ATM Withdrawal Fee or ATM Decline Fee   In-Network	\$0.00	Withdrawal or Decline from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service.
ATM Withdrawal Fee   Out-of-Network	\$2.50	This is our fee. We waive our Out-of-Network ATM Decline Fee if you live in NY. If you live in CT or IL, we waive our ATM Decline Fee for the first two ATM Declines (In-Network or Out-of-Network) in a calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee   Out-of-Network		
Bank Teller Over the Counter Cash Withdrawal	\$0.00	At banks displaying the card association logo (except STAR) on the front of your Card. You may be charged a fee by the bank.
Transfer to Customer Bank Fee	\$3.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
<b>Information</b>		
Monthly Paper Statement	\$0.00	You may also obtain account activity without a fee via Mobile App (data rates may apply), moneynetwork.com, or Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee   In-Network	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at moneynetwork.com, or call Customer Service.
ATM Balance Inquiry Fee   Out-of-Network	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Other</b>		
Reissuance of Lost/Stolen Card	\$5.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Money Network Check Stock Order	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.