

Pay Selection and Direct Deposit Authorization Agreement

HOW WOULD YOU LIKE TO BE PAID?	
Payment Selection: (please check only one box)	
<input type="checkbox"/> Direct Deposit	<input type="checkbox"/> Money Network Services*
*If you choose the Money Network Services Option, Palco will enroll you with our partners at First Data: Money Network Services. For paper check option, call our office to discuss and request a different form.	

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 Conduent via email, fax or mail. Email: docprocessing@conduent.com
Fax: 866-302-6787
Mail: PO Box 27460 Albuquerque, NM 87125-7460**

Schedule A Fees

1. Participating Payee Fees

List of all fees (Long Form) for the Money Network® Service Program		
All Fees	Payor Program	Details
Monthly Usage		
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.
Add Money		
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.
Spend Money		
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.
Get Cash or Send Cash		
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.
Information		
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.
Other		
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.

Additional Disclosures
<p>Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, NA, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MetaBank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.</p> <p>No overdraft/credit feature.</p> <p>Contact Customer Service by calling 888-813-0900, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit moneynetwork.com.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.</p>
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