



## 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](mailto:docprocessing@conduent.com)**

**Fax: 866-302-6787**

**Mail: PO Box 27460 Albuquerque, NM 87125-7460**

## Schedule A Fees

<b>List of all fees (Long Form) for the Money Network® Service Program</b>		
<b>All Fees</b>	<b>Payor Program</b>	<b>Details</b>
<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 <a href="http://moneynetwork.com">moneynetwork.com</a> 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 <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service.
ATM Withdrawal Fee   Out-of-Network	\$3.25	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 will waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) 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), <a href="http://moneynetwork.com">moneynetwork.com</a> , 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 <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service.
ATM Balance Inquiry Fee   Out-of- Network	\$3.25	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	\$6.00	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	\$24.00	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.

<b>Additional Disclosures</b>	
<p>Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation ("FDIC"). Your funds will be held at MetaBank®, N.A. or placed by MetaBank as custodian at one or more participating FDIC-insured banks (each a "Program Bank"). In the event the FDIC were to be appointed as a receiver for MetaBank or a Program Bank, your funds, aggregated with any other funds you have on deposit at such institution, would be eligible to be insured up to \$250,000 for each legal category of account ownership, subject to compliance with FDIC deposit insurance requirements. You are responsible for monitoring the total amount of all direct or indirect deposits held by you or for you with MetaBank and the Program Banks for purposes of monitoring the amount of your funds eligible for coverage by FDIC insurance. To assist with calculating your FDIC deposit insurance coverage, the FDIC has an Electronic Deposit Insurance Estimator available at <a href="https://edie.fdic.gov">https://edie.fdic.gov</a>. For more information, see also <a href="https://www.fdic.gov/deposit/deposits/prepaid.html">https://www.fdic.gov/deposit/deposits/prepaid.html</a>. No overdraft/credit feature. Contact Customer Service by calling 888-913-0900, by mail at 2900 Westside Pkwy, Alpharetta, GA 30004, or visit <a href="http://moneynetwork.com">moneynetwork.com</a>. For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a>.</p>	
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