



2001 E. Spring St.  
New Albany, Indiana 47150  
812-786-8751  
Fax: (812) 399-3149

### Direct Deposit/PayCard

Direct Deposit or *Direct Deposit PNC PayCard* are required for payroll. Your payroll earnings will be deposited into either, according to your choice. It is important you read all the information regarding the PNC PayCard should you make this your choice as there are fees associated with the card. PayCard information is on the following page with enrollment form. This option is only available through PNC Bank. Payroll is handled through a local accounting firm and you will be emailed paycheck stubs weekly.

If choosing direct deposit into either your checking or savings account, please complete the information request below. Direct deposit will be deposited between midnight Thursday and noon on Friday. Brighter Smiles has no control over what your bank allows direct deposits to be deposited. If your deposit is not posted by noon on Friday, Please call 812-786-8751.

#### Direct Deposit Information Request:

Your Name: \_\_\_\_\_

Name of Bank: \_\_\_\_\_

Routing Number: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Checking Account Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

\*\*\*\*\*Please keep email address current at all times. Any changes in account information please contact Brighter Smiles ASAP.\*\*\*\*\*

**PayCard Enrollment Information:**

The cardholder's information:

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Middle Initial: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Home Phone Number: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Birthdate (MM/DD/YYYY): \_\_\_\_\_

Mothers Maiden Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing Address (if different from home address)

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**I acknowledge that the following fees will apply to my PNC Pay Card:**

Purchases (Signature and PIN/Cash back) – free

PNC ATM withdrawal - \$1.50

Non-PNC ATM withdrawal - \$1.50

ATM Balance Inquiry: Free

Teller Cash Advance: \$5.00

Foreign (outside of US) Transaction – 3% of transaction amount

**Monthly Card Maintenance Fee - \$2.00**

Card Replacement (per card): - \$10.00

Rush Card Delivery (Added to card replacement fee) - \$15.00

Paper Statement via US Mail (per statement) - \$5.00

Note: Monthly statements available on line for free

Operator-Assisted Phone Inquiry - \$2.50

(waived if calling re: lost/stolen card or error/dispute)

Inactivity Fee (after 6 months of no activity) - \$3.00

**1<sup>st</sup> ATM Withdrawal or Teller Cash Advance after each payroll load is free**

**A surcharge may be assessed by the ATM owner if not using a PNC or ALLpoint ATM**

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## Electing the option of PNC PayCard

- 1) We can deposit your pay into a PNC PayCard account. This account works similar to a debit card. There are fees associated with this card, but according to the bank, check cashing fees exceed the service fees associated with this card.

Advantages to a PNC PayCard are:

1. The money will be immediately available on payday – no more check cashing hassles or fees
2. You can shop in stores, online and by mail at millions of places where VISA debit cards are welcomed.
3. It's safer, with no more worries about lost or stolen checks.

There is no credit check or bank account required.

### **Fees associated with PNC PayCard:**

Purchases: none

PNC ATM Withdrawal: \$1.50

Non-PNC ATM Withdrawal: \$1.50

ATM Balance Inquiry: none

Teller Cash Advance: \$5.00

**Monthly Card Maintenance Fee: \$2.00 (fee applies each month there is \$\$ on card)**

Card Replacement: \$10.00

Rush Card Delivery (added to card replacement fee) \$15.00

Paper Statement via US mail: \$5.00

(Monthly statements available online for free)

Operator assisted Phone inquiry: \$2.50

Balance Refund Fee (refund card balance via check): \$10.00

Inactivity Fee (after 6 months of no activity): \$3.00

\*1<sup>st</sup> ATM withdrawal or Teller Cash Advance after each payroll load is free. A surcharge may be assessed by the ATM owner if not using a PNC or Allpoint ATM

Please initial that you have read the above and understand the \$2.00 monthly card maintenance fee. \_\_\_\_\_

If choosing this option please provide the following information please complete the information on the next page.

I hereby authorize Brighter Smiles Temp Agency to deposit my pay to the PNC PayCard. If funds or monies to which I am not entitled are deposited to the PNC PayCard, I hereby authorize Brighter Smiles to initiate a correcting debit to my PNC PayCard to withdraw funds to correct the error or overpayment. I hereby authorize employer to act as my agent to submit my application for the PNC PayCARD to PNC Bank, the issuer of the PNC PayCard, and to send and receive communications on my behalf to and from PNC Bank regarding my OPNC PayCard. I authorize you to notify Brighter Smiles if you do not issue me a PayCard or if you cancel my PayCard. By using the PNC PayCard, I hereby agree to the Payroll card Terms and Conditions governing my use of the PNC PayCard that I will receive at the time I receive the PNC PayCard. I agree to provide PNC Bank with such information and documentation as PNC Bank may request, and to cooperate with PNC Bank in verifying such information, to enable PNC Bank to comply with applicable federal and state laws and regulations.

I acknowledge and agree that this authorization may be rejected or discontinued by Brighter Smiles or PNC Bank at any time. I understand that this authorization replaces any previous authorization relating the Brighter Smiles payment to me, and unless terminated by Brighter Smiles or PNC Bank, this authorization will remain in full force and effect until Brighter Smiles has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the PNC PAYCARD as provided in the terms and conditions I receive with the PNC PayCard.

**Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, federal law required all financial institution to obtain, verify and record information that identifies each cardholder that opens an account. Because you are enrolling the PayCard service, you are being asked to provide your name, address, date of birth and other information that enable PNC Bank to identify you.

Independent Contractor Signature: \_\_\_\_\_

Independent Contractor Name (typed or printed) : \_\_\_\_\_

Date: \_\_\_\_\_