Getting paid just got easier



Make the Direct Deposit Choice and get paid faster¹

See why it pays to use Direct Deposit:

- Get your money sooner¹ access your money right away on payday
- No more fees to cash your check no need to visit a bank or check casher
- Never miss your pay if you are sick, on vacation, not scheduled to work, or the weather's not so great — you can still access your pay immediately on payday
- Your check will never be lost or stolen

Choose from two convenient options:

- 1. Get your pay on the rapid! PayCard® Visa® Prepaid card. Once you activate the card, your pay will be deposited to the card account. You can use this card to access your pay. Set up a savings account², shop and pay bills² online anywhere Visa debit cards are accepted. Sign up using the form on the back.
- 2. Have your pay deposited directly into a bank account. If you already have a bank account, fill out a Direct Deposit form and give the form to your manager. If you don't have a bank account you will need to first open a bank account with a bank.

Sign up today! Just talk to your manager.







The rapid! PayCard® Visa® Prepaid card is issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

Important Information for opening a Card account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card account. What this means for you: When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

¹ Faster than cashing a paper check

² This optional offer is not a MetaBank® product or service nor does MetaBank endorse this offer.



rapid! PayCard® Visa® Prepaid card

There are many reasons to choose the rapid! PayCard in addition to a bank account.

- Payments received onto your rapid! PayCard can be transferred via ACH into your other traditional bank accounts. You choose the amount to transfer and control your rapid! PayCard balance.
- Start saving now with a Savings Account!¹ Open a savings account with a quick and easy transfer of funds from your card. With competitive interest rates and no monthly fees, it's easier than ever to save for future expenses and put your money to work for you.
- It is a safe² and convenient way to provide funds to teenage children or a college bound child with no fear of Overdrafts or Overdraft fees.
- Cash Back Rewards¹ provides cash back just for using your card at many of the popular merchants where you already shop.

- Use the rapid! PayCard for a vacation, holiday fund, or any special fund you desire. These funds can also be attached to an interest bearing savings account¹.
- 1 This optional offer is not a MetaBank® product or service nor does MetaBank endorse this offer.
- ² Safer than carrying cash

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It's easy to get a card. Talk to your manager today.

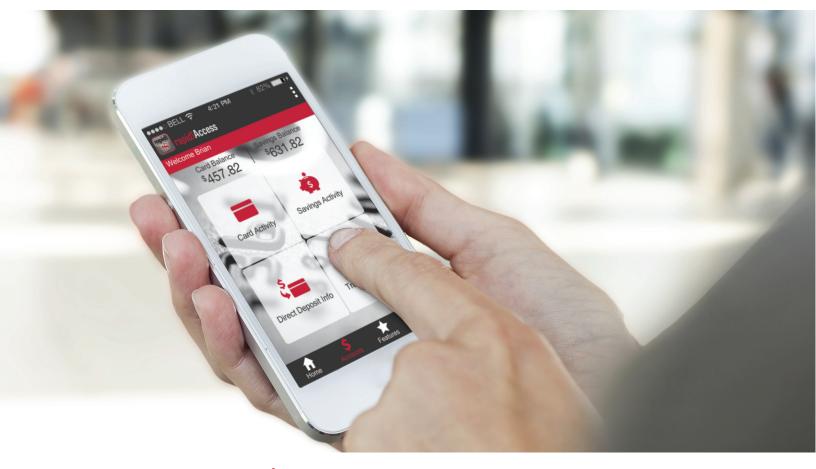






RAPID!ACCESS





RAPID! MOBILE APP¹ TO ACCESS YOUR ACCOUNTS AT NO COST!

Most employees now expect to be able to manage their finances from one central place.

rapid! PayCard has developed a Mobile App¹ at no cost called rapid!Access, which enables them to manage finances on the road.

With our latest release, cardholders have some great new features for secure and immediate access to view and manage their card account. Cardholders can now access their finances wherever they are . . . the mall, the grocery store, the gas station . . or even sitting at home on the couch.

The rapid!Access¹ application is iPhone and Android compatible.

- 1 While rapid! PayCard does not charge for this feature and service, standard text messaging, data and cellular rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with these services.
- ² All checks subject to review for approval. Some bank issuers may take up to 48 hours to post funds to your card account. Fees may apply.

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- First Time Login/New Card Activation all with your mobile phone¹
- View current balance now with running balance displayed
- Self Service options to update your password, PIN and personal information
- Direct Dial¹ Connect with customer service from the "Contact Us" tab
- Deposit a check² to your card using your smart phone
- View recent transactions
- View transaction details
- Transfer funds
- Enroll & manage text alerts¹
- Locate an ATM and get driving directions to selected ATMs