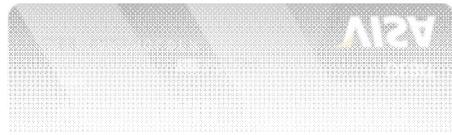




The better way to get your pay and manage your money



aline

Introducing the ALINE Card from Life's Abundance

Choose the shortest distance between you and a better payday.

101 Capital St  
Jupiter, FL 33458



## SAVE TIME

The ALINE Card by ADP<sup>(SM)</sup> is a pay card that makes every payday a faster, easier experience for you. Your employer is offering the ALINE Card as an option for how you get paid (instead of a paycheck). When you opt in, you'll receive your personalized ALINE Card in the mail. All you have to do is activate the card and you can begin using it right away. Besides being a better way to receive your pay, the ALINE Card also gives you more options for managing your money and simplifying your life.



## CUT OUT HASSLES

GET YOUR PAY INSTANTLY ON PAY-DAY

When you choose the ALINE Card, your pay will be direct deposited electronically onto your secure card by your employer every payday, so it's instantly available to you on that day. That means, for example, that you have the ability to withdraw the entire amount on your card, on payday without any fees.<sup>1</sup>

Since your money is deposited directly onto your ALINE Card, you don't have to come into work to pick up your paycheck when you're sick, on vacation or taking a day off. Plus you can:

- Pay bills online or by phone, which means you don't have to stand in line and pay bills in person or purchase money orders
- Make purchases at millions of locations worldwide wherever Visa Prepaid cards are accepted
- Get cash back at the register at many retail locations without any fees
- Access cash at over 70,000 ATMs, including Allpoint, MoneyPass, PNC Bank locations nationwide<sup>1</sup>
- Get cash directly from the bank teller at any VISA member bank without fees<sup>1</sup>

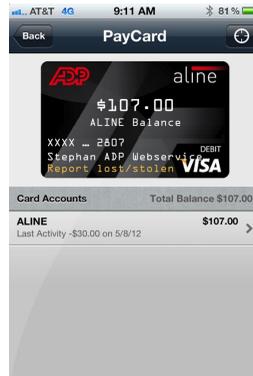


<sup>1</sup> Limits apply for free transactions. See fee schedule for details.

# MANAGE YOUR MONEY WITH EASE

The ALINE Card helps you track your spending and stretch your dollars because it lets you:

- View all account activity (deposits, withdrawals, purchases, etc) anytime with the ADP Mobile app\*
- Check your account balance online with your own secure account at mycard.adp.com
- Get account balances via email and text message alerts
- Transfer money to other accounts
- You can also request a second ALINE Card for a trusted user such as a spouse or other family member.
- Remember, easy access to your account balance helps you. Note: You cannot spend more than you have because this is a prepaid debit card.



## BE SAFE AND SECURE

With your money safely on your ALINE Card, you can avoid carrying around large sums of cash, which can be risky. But remember that since your money is always on your pay card, it's always available to you. Plus, if your ALINE Card is lost or stolen, Visa's Zero Liability policy protects your funds from unauthorized purchases.<sup>3</sup>

## KEEP MORE OF YOUR MONEY

Your ALINE Card helps you avoid paying fees to get cash, buying money orders or fees for paying bills. The card also gives you access to brand name retail and restaurant discounts via Visa.com/discounts.

## KEEP YOUR ALINE CARD—IT'S YOURS

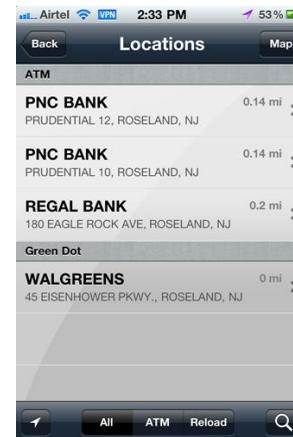
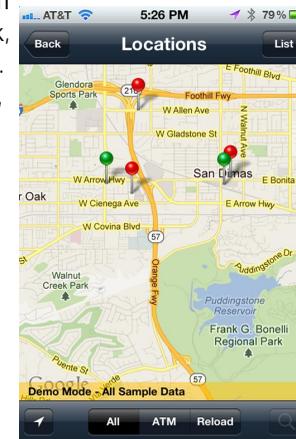
Your ALINE Card belongs to you even when you change jobs. So you can put money onto it from a new employer, as well as other sources, such as government benefits, other jobs, tax refunds or other forms of electronic payment.<sup>2</sup> And you can customize your card with a personal photo or other design.<sup>4</sup>

<b>SuperMart</b> 2/8/12	- \$23.15 Posted
<b>ATM Withdraw</b> 1/20/12	- \$200.00 Posted
<b>ACH Deposit</b> 1/20/12	\$450.19 Posted
<b>Starter Bros</b> 1/11/12	- \$84.93 Posted
<b>Apple Tree Day Care</b>	- \$280.00

<sup>1</sup> Limits apply for free transactions. See fee schedule for details.  
<sup>2</sup> This is no fee for this. <sup>3</sup> See VISA material provided for details. <sup>4</sup> Personalization fees may apply

## WHY SHOULD I CHOOSE THE ALINE CARD OVER A PAYCHECK?

Simply put, the ALINE Card is the shortest distance between you and a better payday. Your money is available immediately. You don't have to pay a fee to get your money at a check-cashing store. You can get cash from any VISA member bank, any of the 70,000 ATMs and at the retailer that offers cash-back at the register. You can pay bills online instead of standing in line and waiting to pay in person. With a paycheck, your options are limited. So the question really is, why wouldn't you choose the ALINE Card?



## FEE SCHEDULE Effective Date: 3/1/2014

DESCRIPTION	FEE
One (1) ATM withdrawal per pay period at any Allpoint, MoneyPass, or PNC Bank ATM (In-Network ATM) Accept surcharge if appears. Fee will be waived or credited.	\$0
Each additional In-Network ATM withdrawal per pay period	\$3.00
Out-of-network ATM withdrawals [Other third parties, such as ATM owner, may charge additional fees. MB Financial ATMs are out-of-network.]	\$3.00
Visa member bank cash withdrawal	\$0
Purchase transactions and cash back with purchase	\$0
Email and text message alerts (standard text messaging fees may apply from your carrier)	\$0
Green Dot MoneyPak® funds load [Fees apply to purchase GreenDot MoneyPak®.]	\$0
Online bill pay service	\$0
Online bill pay stop payment	\$25.00
Online bill pay expedited payment	\$9.95
Monthly maintenance	\$0
Online card management	\$0
Automated 24hr phone & live customer service	\$0
Balance inquiry and withdrawal decline at any ATM	\$0
International Purchase & International ATM Transaction Currency Conversion Fee (percent based on total transaction amount)	3%
One (1) free lost/stolen card replacement each calendar year - regular mail fee	\$0
- expedited mail fee	\$24
Each additional lost/stolen card replacement - card and regular mail fee	\$6
- card and expedited mail fee	\$30
Monthly paper statement	\$1.50
Each secondary card - card and regular mail fee	\$2.00
- card and expedited mail fee	\$26.00
Custom card - card creation and regular mail fee	\$4.95
- card creation and expedited mail fee	\$28.95

The ALINE Card by ADP<sup>(SM)</sup>

IT'S THE SHORTEST DISTANCE BETWEEN YOU AND YOUR LIFE.

<sup>2</sup> Requires your ALINE Card to be portable. Go to mycard.adp.com or call 877-237-4321 to request that your ALINE Card have portability functionality. There's no fee to make your card portable.

\*available for free download for iPhone and Android devices