

What's not to like about payday?

- Finding time to get to the bank
- Paying check-cashing fees
- Waiting in line
- Carrying large amounts of cash
- Worrying about lost or stolen checks

Get your pay easier, faster and with more security

- Have your pay automatically deposited into your Bank of America CashPay® account by 9 a.m. on payday.
- No more expensive check cashing fees.
- No more standing in line or waiting in the drive thru lane.
- No more waiting for your check and using more time driving to the bank.
- You do not have to depend on a delivery service; especially when weather conditions and storms prevent on-time deliveries.
- Use your CashPay card to make purchases everywhere Visa® debit cards are accepted, and
- Access your money instantly at more than one million ATMs or get cash back when you shop with your card and use your PIN at point-of-sale terminals.



Get Started With the CashPay Card Now

Sign-up is easy. Complete the following enrollment form and follow the e-mail or fax instructions at the bottom of the form. Welcome to Pay Day Convenience.

- Access your account information 24 hours a day – by phone or e-mail
- Feel comfortable knowing your CashPay account is FDIC-insured.

CASHPAY ACCOUNT OWNER INFORMATION

(please print)



YES! I Want CashPay

First name _____ MI _____

Last name _____

Social Security or other legal form of ID (such as a Matricula card or passport) _____

Address (No P.O. Box) _____ Apt # _____

City _____

State _____ Zip code _____

Home phone _____

Work phone _____

Date of birth (mm/dd/yyyy) _____

E-mail (e-Stub) _____
(Paper Stubs will be Eliminated)

Currently I am paid with a:

Check Direct deposit to my bank

I am requesting a:

Full deposit Partial deposit

(amount per payday) \$ _____

CashPay Cardholder Agreement

Please read and sign before submitting.

By accepting and using my CashPay card, I acknowledge that I have received and agree to be bound by the terms and conditions in the CashPay Cardholder Agreement. I authorize my employer to credit any amounts owed to me by initiating credit entries to my CashPay account. In the event that my employer deposits funds erroneously to my CashPay account, I authorize my employer to debit my card for an amount not to exceed the original amount of the erroneous credit.

Employee signature _____

Date _____

VERY IMPORTANT
eEmployers Solutions, Inc. Employees
Please Fax to **210-495-1244** or e-mail: **CashPay@eesipeo.com**

CashPay[®]

Schedule of Fees



Effective August 28, 2008

Account owner – Complete fee schedule

Monthly fees –	
Monthly maintenance	\$1.50
ATM and purchase transaction fees –	
ATM withdrawal domestic*	One free per week at Bank of America ATMs, \$1.50 for all others
ATM withdrawal international	\$3.50 each
ATM balance inquiries**	Waived
ATM transaction decline.....	One free per week, \$0.50 thereafter
Signature-based purchase at Visa merchants***	Free
Pinned POS purchase (Visa card usage).....	Waived
Other service fees –	
Automated customer service inquiry	Waived
Live customer service inquiry.....	One free each month, \$1.50 for each additional call
International customer service inquiry.....	One free each month, \$5.00 for each additional call
PIN changes	Waived
Emergency cash transfer for remaining account balance (under \$20.00)	One free per year
Emergency cash transfer domestic	\$15.00
Emergency cash transfer international.....	\$30.00
Cash access (<i>limited to available balance only</i>)***	\$5.00
Online Funds Transfer	\$1.50 per transfer
Card replacement domestic	\$5.00
Card replacement – Express delivery (additional charge).....	\$15.00
Card replacement international	Quote provided at time of request, as price varies by country
International Transaction Fee	Two percent of U.S. dollar amount of transaction
Negative balance fee	\$15.00
ACH debits for bill payments.....	Waived
Duplicate statement	Waived
Account closure fee (check issued).....	\$5.00
Legal Process Fee.....	\$100.00 (or such other amount as may be set by law)

All account-owner fees may be paid by the company. Note: All account-owner fees are subject to review and change.

*ATM owners may choose to charge an additional convenience fee or surcharge (a sign should be posted at the ATM to indicate additional fees); however, ATMs displaying Bank of America signs will not charge any additional surcharge to CashPay cardholders.

**Balance inquiries may not be available at all ATMs outside the United States.

***This feature is only available with the CashPay Visa card.