

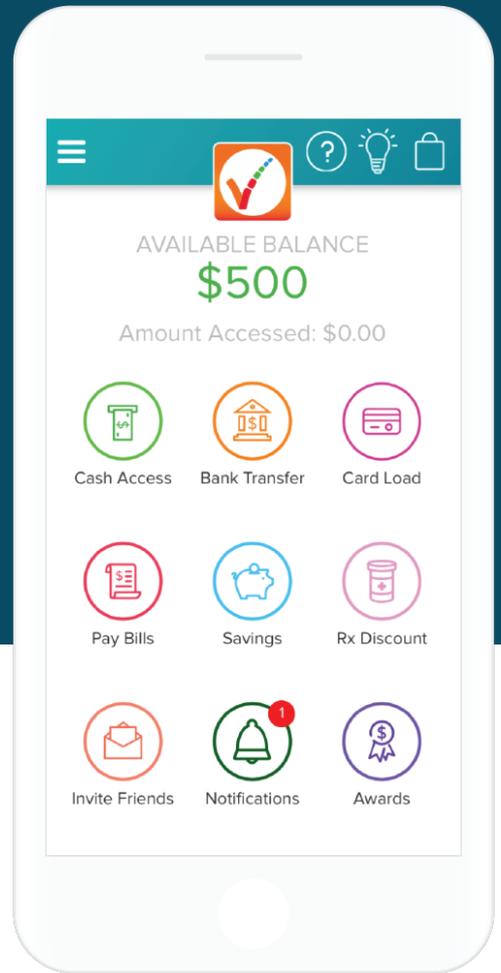


- ✓ No cost to enroll
- ✓ No recurring fees
- ✓ Cancel anytime

## Earned Wage Access

- ▶ Access 50% or up to \$500 of your earned wages instantly.
- ▶ Accessed funds are settled through payroll deduction.
- ▶ \$5 flat fee per pay period only when funds are accessed.
- ▶ Up to 3 transactions in a pay period.
- ▶ Get funds instantly even on weekends and federal holidays with PayActiv Visa® prepaid card.

Issued by Central Bank of Kansas City, Member FDIC.



### BANK TRANSFER

Same day deposits for transactions completed before 12:50 PM EST (except weekends & holidays)



### CARD LOAD

Load funds on prepaid and payroll cards



### CASH ACCESS

Access your earned wages in cash from select ATM locations



### BUDGET & SAVE

Free savings & budgeting tool to plan for the future



### BILL PAY

Use advance for multiple bill payments through the app



### DISCOUNTS

Get discounts from pharmacies near you

## Enrollment Options



### Text Message

1. Text 'Enroll Me' to **1-877-937-6966**
2. Type and send your first name
3. Type and send your last name
4. Type and send your Employee ID

**DONE!**

Message & data rates may apply. Reply STOP to end & HELP for help



### PayActiv App

Download the PayActiv app on your phone, both iOS and Android phones are supported.



Or use PayActiv website from a web browser [www.payactiv.com/enroll](http://www.payactiv.com/enroll)



## 1. What is PayActiv?

**A.** PayActiv is a financial wellness platform that provides earned wage access and many additional services. You can access a portion of the wages for the hours you have already worked, pay bills from your phone, get discounts at participating pharmacy stores, get free 1-1 financial counseling, and start a savings plan—all from the PayActiv mobile phone app or website.

## 2. How does earned wage access work?

**A.** Once you enroll, when you login to your PayActiv account, you will see the hours you have already worked and the amount of your earned wages that is available to access. You can select the amount you need and transfer it to your bank, load it on a prepaid card, get it as cash, or pay bills with it—all with a few clicks.

## 3. How much does it cost?

**A.** Only if you access your wages using PayActiv is there a \$5 flat fee per pay period. It covers up to 3 transactions in that pay period. There are no other fees, no cost to enroll or cancel, and no recurring fees. Also, there are no additional fees for bill pay, card load, bank transfer, or counseling.

## 4. How much money can I access?

**A.** You can access 50% of the hours you have already worked times your net pay rate. There's a maximum cap of \$500 at any time.

## 5. How many times can I access money within a pay period?

**A.** You can do up to 3 transactions in a pay period as long as the total amount taken does not exceed \$500.

## 6. Do I need a smart (mobile) phone to access my funds?

**A.** No, if you don't have a smart phone to download the PayActiv app, then you can use the PayActiv website to enroll, login, and do transactions. There are, also, PayActiv ATMs at select locations where you can access your funds.

## 7. Do I need a PayActiv Visa prepaid card to get earned wage access?

**A.** No card is necessary for earned wage access, however, PayActiv can load the funds to any reloadable prepaid card of your choice. The PayActiv Visa prepaid card, though, is quicker than ACH allowing you access to your funds instantly.

## 8. How do I settle back the amount I accessed?

**A.** Funds you accessed using PayActiv are deducted from your paycheck on payday—just like any other deduction.

## 9. What happens if my employment ends?

**A.** Your PayActiv account is closed if you leave your current job. If your future employer offers PayActiv, then a new account will be created for you.