



OSHA Job Safety and Health IT'S THE LAW!

All workers have the right to:

- A safe workplace.
- Raise a safety or health concern with your employer or OSHA, or report a work-related injury or illness, without being retaliated against.
- Receive information and training on job hazards, including all hazardous substances in your workplace.
- Request an OSHA inspection of your workplace if you believe there are unsafe or unhealthy conditions. OSHA will keep your name confidential. You have the right to have a representative contact OSHA on your behalf.
- Participate (or have your representative participate) in an OSHA inspection and speak in private to the inspector.
- File a complaint with OSHA within 30 days (by phone, online or by mail) if you have been retaliated against for using your rights.
- See any OSHA citations issued to your employer.
- Request copies of your medical records, tests that measure hazards in the workplace, and the workplace injury and illness log.

Employers must:

- Provide employees a workplace free from recognized hazards. It is illegal to retaliate against an employee for using any of their rights under the law, including raising a health and safety concern with you or with OSHA, or reporting a work-related injury or illness.
- Comply with all applicable OSHA standards.
- Report to OSHA all work-related fatalities within 8 hours, and all inpatient hospitalizations, amputations and losses of an eye within 24 hours.
- Provide required training to all workers in a language and vocabulary they can understand.
- Prominently display this poster in the workplace.
- Post OSHA citations at or near the place of the alleged violations.

FREE ASSISTANCE to identify and correct hazards is available to small and medium-sized employers, without citation or penalty, through OSHA-supported consultation programs in every state.



Contact OSHA. We can help.

1-800-321-OSHA (6742) • TTY 1-877-889-5627 • www.osha.gov

Federal Minimum Wage

EMPLOYEE RIGHTS UNDER THE FAIR LABOR STANDARDS ACT
\$7.25 PER HOUR BEGINNING JULY 24, 2009

The law requires employers to display this poster where employees can readily see it.

OVERTIME PAY: At least 1 1/2 times the regular rate of pay for all hours worked over 40 in a workweek.

Starting July 1, 2024, most salaried workers who earn less than \$844 per week will become eligible for overtime pay under the final rule. As of Jan. 1, 2020, most salaried workers who make less than \$1.28 per hour will become eligible for overtime pay. As these changes occur, job duties will continue to determine overtime exemption status for most salaried employees.

CHILD LABOR: An employee must be at least 16 years old to work in most non-farm jobs and at least 18 to work in non-farm jobs declared hazardous by the Secretary of Labor. Youths 14 and 15 years old may work outside school hours in various non-manufacturing, non-mining, non-hazardous jobs with certain work restrictions. Different rules apply in agricultural employment.

TIP CREDIT: Employees of "tipped employees" who meet certain conditions may earn a partial wage credit based on tips received by their employers. Employers must pay tipped employees a cash wage of at least \$2.13 per hour if they claim a tip credit against their minimum wage obligation. If an employer's tips combined with the employer's cash wage of at least \$2.13 per hour do not equal the minimum hourly wage, the employer must make up the difference.

NURSING MOTHERS (PUMP AT WORK): The FLSA requires employers to provide reasonable break time for a nursing employee to express breast milk for her nursing child for one year after the child's birth each time the employee needs to express breast milk. Employers must provide a place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public, which may be used by the employee to express breast milk.

ENFORCEMENT: The Department has authority to recover back wages and an equal amount in liquidated damages in instances of minimum wage, overtime, and other violations. The Department may litigate and/or recommend criminal prosecution. Employers may be assessed civil money penalties for willful or repeated violation of the minimum wage or overtime pay provisions of the law. Civil money penalties may also be assessed for violations of the FLSA's child labor provisions. Heightened money penalties may be assessed for each child labor violation that results in the death or serious injury of any minor employee, and such assessments may be doubled when the violations are determined to be willful or repeated. The law also prohibits retaliating against or discharging workers who file a complaint or participate in any proceeding under the FLSA.

ADDITIONAL INFORMATION: Certain occupations and employees are exempt from the minimum wage, and/or overtime pay provisions. Certain non-exempt employees also apply to the pump at work requirements.

• Special provisions apply to workers in American Samoa, the Commonwealth of the Northern Mariana Islands, and the Commonwealth of Puerto Rico.

• Some states have provide greater employee protections; employers must comply with both.

• Some employers incorrectly classify workers as "independent contractors" when they are actually employees under the FLSA. It is important to know the difference between the two because employees (unless exempt) are entitled to the FLSA's minimum wage and overtime pay provisions and correctly classified independent contractors are not.

• Certain full-time students, student learners, apprentices, and workers with disabilities may be paid less than the minimum wage under special conditions authorized by the Department of Labor.

1-866-487-9243 • TTY: 1-877-889-5627 • www.dol.gov/whd
WAGE AND HOUR DIVISION • UNITED STATES DEPARTMENT OF LABOR

Updated 7/24

Pregnant Workers Fairness Act (PWFA)

WHAT IS PWFA? The Pregnant Workers Fairness Act (PWFA) is a federal law that requires covered employers to provide "reasonable accommodations" to a qualified worker's known limitations related to pregnancy, childbirth, or related medical conditions, unless the accommodation will cause the employer an "undue hardship." An undue hardship is defined as causing significant difficulty or expense.

"Reasonable accommodations" are changes to the work environment or the way things are usually done in order to remove work-related barriers.

WHAT ARE SOME POSSIBLE ACCOMMODATIONS FOR PREGNANT WORKERS?

- Schedule changes or time off to go to health care appointments
- Extra bathroom breaks
- A chair or stool to sit on while working
- The ability to toilet full or part-time
- A private place to pump breast milk
- Leave to recover from childbirth
- Breaks to eat and drink
- Light duty

WHAT OTHER FEDERAL EMPLOYMENT LAWS MAY APPLY TO PREGNANT WORKERS? Other laws that protect workers affected by pregnancy, childbirth, or related medical conditions, include:

- Title VII of the Civil Rights Act of 1964 which prohibits employment discrimination based on sex, pregnancy, or other protected categories (enforced by the U.S. Equal Employment Opportunity Commission (EEOC))
- The Americans with Disabilities Act (The ADA) which prohibits employment discrimination based on disability (enforced by the EEOC)
- The Family and Medical Leave Act which provides unpaid leave for certain workers for pregnancy and to bond with a new child (enforced by the U.S. Department of Labor)
- The PUMP Act which provides nursing mothers a time and private place to pump at work (enforced by the U.S. Department of Labor)

Learn more at www.EEOC.gov/Pregnancy-Discrimination

Updated 4/24

Risk Management

YOU ARE REQUIRED TO IMMEDIATELY REPORT TO YOUR SUPERVISOR ANY PERSONAL BODILY INJURY WHICH HAPPENS AT WORK OR ONSET OF ANY OCCUPATIONAL DISEASE. DO THIS NO MATTER HOW SLIGHT THE INJURY OR WHETHER OR NOT MEDICAL TREATMENT IS REQUIRED.

Disability Minimum Wage

EMPLOYEE RIGHTS FOR WORKERS WITH DISABILITIES PAID AT SPECIAL MINIMUM WAGES
THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

This establishment has a certificate authorizing the payment of special minimum wages to workers who are disabled for the work they are performing. Authority to pay special minimum wages to workers with disabilities applies to work covered by the Fair Labor Standards Act (FLSA), McNamara-O'Hara Service Contract Act (SCA), and/or Walsh-Healey Public Contracts Act (PCA). Such special minimum wages are referred to as "commensurate wage rates" and are less than the basic hourly rates stated in the FLSA wage determination and less than the FLSA minimum wage of \$5.85 per hour beginning July 24, 2007. \$5.85 per hour beginning July 24, 2008, and \$7.25 per hour beginning July 24, 2009. A "commensurate wage rate" is based on the worker's individual productivity, no matter how limited, in proportion to the wage and productivity of experienced workers who do not have disabilities that impact their productivity when performing essentially the same type, quality, and quantity of work in the geographic area from which the labor force of the community is drawn.

WORKERS WITH DISABILITIES For purposes of payment of commensurate wage rates under a certificate, a worker with a disability is defined as:

- An individual whose earnings or productive capacity is impaired by a physical or mental disability, including those related to age or injury, for the work to be performed.
- Disabilities which may affect productive capacity include blindness, mental illness, mental retardation, cerebral palsy, alcoholism, and drug addiction. The following do not ordinarily affect productive capacity for purposes of paying commensurate wage rates: educational disabilities; chronic unemployment; receipt of welfare benefits; nonattendance at school; juvenile delinquency; and correctional parole or probation.

KEY ELEMENTS OF COMMENSURATE WAGE RATES

- Non-disability work standard—The objective gauge (usually a time study of the production of workers who do not have disabilities that impair their productivity for the job) against which the productivity of a worker with a disability is measured.
- Prevailing wage rate—The wage paid to experienced workers who do not have disabilities that impair their productivity for the same or similar work and who are performing such work in the area. Most SCA contracts include a wage determination specifying the prevailing wage rates to be paid for SCA-covered work.
- Evaluation of the productivity of the worker with a disability—Documented measurement of the production of the worker with a disability (in terms of quantity and quality). The wages of all workers paid commensurate wages must be reviewed, and adjusted if appropriate, at periodic intervals. At a minimum, the productivity of hourly-paid workers must be reevaluated at least every six months and a new prevailing wage survey must be conducted at least once every twelve months. In addition, prevailing wages must be reviewed, and adjusted as appropriate, whenever the applicable state or federal minimum wage is increased.

OVERTIME Generally, if you are performing work subject to the FLSA, SCA, and/or PCA, you must be paid at least 1 times your regular rate of pay for all hours worked over 40 in a workweek.

YOUTH EMPLOYMENT Minors younger than 18 years of age must be employed in accordance with the youth employment provisions of FLSA. No persons under 16 may be employed in manufacturing or on a PCA contract.

FRINGE BENEFITS Neither the FLSA nor the PCA have provisions requiring vacation, holiday, or sick pay nor other fringe benefits such as health insurance or pension plans. SCA wage determinations may require such fringe benefit payments (or a cash equivalent). Workers paid under a certificate authorizing commensurate wage rates must receive the full fringe benefits listed on the wage determination.

WORKER NOTIFICATION Each worker with a disability and, where appropriate, the parent or guardian of such worker, shall be informed orally and in writing by the employer of the terms of the certificate under which such worker is employed.

PETITION PROCESS Workers with disabilities paid at special minimum wages may petition the Administrator of the Wage and Hour Division of the Department of Labor for a review of their wage rates by an Administrative Law Judge. No particular form of petition is required, except that it must be signed by the worker with a disability or his or her parent or guardian and should contain the name and address of the employer. Petitions should be mailed to: Administrator, Wage and Hour Division, U.S. Department of Labor, Room S-3502, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Employers shall display this poster where employees and the parents and guardians of workers with disabilities can readily see it.

For additional information: 1-866-4US-WAGE (1-866-487-9243) TTY: 1-877-889-5627 • www.WAGEHOUR.DOL.GOV

U.S. Department of Labor • Employment Standards Administration • Wage and Hour Division

Emergency Notice

AMBULANCE: FIRE-RESCUE: HOSPITAL: POLICE: OSHA: HAZARDOUS MATERIAL:

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Family Medical Leave Act

EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT
THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

What is FMLA leave? The Family and Medical Leave Act (FMLA) is a federal law that provides eligible employees with job-protected leave for qualifying family and medical reasons. The U.S. Department of Labor's Wage and Hour Division (WHD) enforces the FMLA for most employees. Eligible employees can take up to 12 workweeks of FMLA leave in a 12-month period for:

- The birth, adoption or foster placement of a child with you,
- Your serious mental or physical health condition that makes you unable to work,
- To care for your spouse, child or parent with a serious mental or physical health condition,
- Certain qualifying reasons related to the foreign deployment of your spouse, child, or parent who is a military servicemember.

An eligible employee who is the spouse, child, or parent of a covered servicemember with a serious injury or illness may take up to 26 workweeks of FMLA leave in a single 12-month period to care for the servicemember.

You have the right to use FMLA leave in one block of time. When it is medically necessary or otherwise permitted, you may take FMLA leave intermittently in separate blocks of time, or on a reduced schedule by working less hours each day or week. Read Fact Sheet #288(c) for more information.

FMLA leave is not paid leave, but you may choose, or be required by your employer, to use any employer-provided paid leave if your employer's paid leave policy covers the reason for which you need FMLA leave.

Am I eligible to take FMLA leave? You are an eligible employee if all of the following apply:

- You work for a covered employer.
- You have worked for your employer at least 12 months.
- You have at least 1,250 hours of service for your employer during the 12 months before your leave, and
- Your employer has at least 50 employees within 75 miles of your work location.

Airline flight crew employees have different "hours of service" requirements. You work for a covered employer if one of the following applies:

- You work for a private employer that had at least 50 employees during at least 20 workweeks in the current or previous calendar year,
- You work for an elementary or public or private secondary school, or
- You work for a public agency, such as a local, state or federal government agency. Most federal employees are covered by Title II of the FMLA, administered by the Office of Personnel Management.

How do I request FMLA leave? Generally, you must request FMLA leave you must:

- Follow your employer's normal policies for requesting leave,
- Give notice at least 30 days before you need FMLA leave, or
- If advance notice is not possible, give notice as soon as possible.

You do not have to share a medical diagnosis but must provide enough information to your employer so they can determine whether the leave qualifies for FMLA protection. You must also inform your employer if FMLA leave was previously taken or approved for the same reason when requesting additional leave.

Your employer may request certification from a health care provider to verify medical leave and may request certification of a qualifying exigency. The FMLA does not affect any federal or state law prohibiting discrimination or supercede any collective bargaining agreement that provides greater family or medical leave rights. State employees may be subject to certain limitations in pursuit of direct lawsuits regarding leave for their own serious health conditions. Most federal and certain congressional employees are also covered by the law but are subject to the jurisdiction of the U.S. Office of Personnel Management or Congress.

What does my employer need to do? If you are eligible for FMLA leave, your employer must:

- Allow you to take job-protected time off for a qualifying reason,
- Continue your group health-plan coverage while you are on leave on the same basis as if you had not taken leave, and
- Allow you to return to the same job, or a virtually identical job with the same pay, benefits and other working conditions, including shift and location, at the end of your leave.

Your employer cannot interfere with your FMLA rights or threaten or punish you for exercising your rights under the law. For example, your employer cannot retaliate against you for requesting FMLA leave or cooperating with a WHD investigation.

After becoming aware that your need for leave is for a reason that may qualify under the FMLA, your employer must confirm whether you are eligible or not eligible for FMLA leave. If your employer determines that you are eligible, your employer must notify you in writing:

- About your FMLA rights and responsibilities,
- How much of your requested leave, if any, will be FMLA-protected leave.

Where can I find more information? Call 1-866-487-9243 or visit dol.gov/fmla to learn more. If you believe your rights under the FMLA have been violated, you may file a complaint with WHD or file a private lawsuit against your employer in court. Scan the QR code to learn about our WHD complaint process.

For additional information: 1-866-487-9243 TTY: 1-877-889-5627 • www.dol.gov/whd

U.S. Department of Labor • Wage and Hour Division

Updated 4/23

USERRA

FOR USE BY PRIVATE SECTOR AND STATE GOVERNMENT EMPLOYERS • YOUR RIGHTS UNDER USERRA THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

REEMPLOYMENT RIGHTS You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- you ensure that your employer receives advance written or verbal notice of your service;
- you have five years or less of cumulative service in the uniformed services while with that particular employer;
- you return to work or apply for reemployment in a timely manner after conclusion of service; and
- you have not been separated from service with a disqualifying discharge or under other than honorable conditions.

Health Insurance Protection If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.

Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

ENFORCEMENT • The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at <https://www.dol.gov/agencies/vets>. An interactive online USERRA Advisor can be viewed at <https://webapps.dol.gov/elaws/vets/userra>

If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, as applicable, for representation.

You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

The rights listed here may vary depending on the circumstances. The text of this notice was prepared by VETS, and may be viewed on the internet at this address: <https://www.dol.gov/agencies/vets/programs/userra/poster> Federal law requires employers to notify employees of their rights under USERRA, and employers may meet this requirement by displaying the text of this notice where they customarily place notices for employees.

U.S. Department of Labor • 1-866-487-9243

U.S. Department of Justice • Office of Special Counsel • 1-800-338-4590

Updated 6/22

Polygraph Protection

The Employee Polygraph Protection Act prohibits most private employers from using lie detector tests either for pre-employment screening or during the course of employment.

PROHIBITIONS Employers are generally prohibited from requiring or requesting any employee or job applicant to take a lie detector test, and from discharging, disciplining, or discriminating against an employee or prospective employee for refusing to take a test or for exercising other rights under the Act.

EXEMPTIONS Federal, State and local governments are not affected by the law. Also, the law does not apply to tests given by the Federal Government to certain private individuals engaged in national security-related activities.

The Act permits polygraph (a kind of lie detector) tests to be administered in the private sector, subject to restrictions, to certain prospective employees of security service firms (armed forces, alarm, and guard), and of pharmaceutical manufacturers, distributors and dispensers.

The Act also permits polygraph testing, subject to restrictions, of certain employees of private firms who are reasonably suspected of involvement in a workplace incident (theft, embezzlement, etc.) that resulted in economic loss to the employer.

The law does not preempt any provision of any State or local law or any collective bargaining agreement which is more restrictive with respect to lie detector tests.

EXAMINEE RIGHTS Where polygraph tests are permitted, they are subject to numerous strict standards concerning the conduct and length of the test. Examinees have a number of specific rights, including the right to a written notice before testing, the right to refuse or discontinue a test, and the right not to have test results disclosed to unauthorized persons.

ENFORCEMENT The Secretary of Labor may bring court actions to restrain violations and assess civil penalties against violators. Employees or job applicants may also bring their own court actions.

THE LAW REQUIRES EMPLOYERS TO DISPLAY THIS POSTER WHERE EMPLOYEES AND JOB APPLICANTS CAN READILY SEE IT. 1-866-487-9243 • TTY: 1-877-889-5627 • www.dol.gov/whd

WAGE AND HOUR DIVISION • UNITED STATES DEPARTMENT OF LABOR

Updated 8/16

Worker's Compensation Fraud

INFORMATION LEADING TO THE DISCOVERY AND OR CONVICTION OF WORKERS' COMPENSATION FRAUD. Making a false statement to obtain workers' compensation benefits (Ala. Criminal Code, Section 13A-11-124) is a Class C Felony under Alabama law. Class C Felonies are punishable by imprisonment for as much as 10 years and monetary fines of up to \$15,000.

FIVE TYPES OF WORKERS' COMPENSATION FRAUD Agent - Employer - Employee - Medical - Legal

WORKERS' COMPENSATION FRAUD CAN BE:

- Reporting an off the job accident as an on the job accident.
- Reporting an accident that never happened.
- Complaints of accident injury symptoms that are exaggerated or non-existent.
- Malingering - to avoid work when injury is healed.
- Not reporting outside income from other work-related activities while drawing workers' compensation benefits from another employer.
- Making false or fraudulent statements for the purpose of obtaining workers' compensation benefits.

TO REPORT WORKERS' COMPENSATION FRAUD CALL: 1-800-923-2533 or 334-242-7345

WORKERS' COMP INSURANCE CARRIER: TELEPHONE NUMBER:

ASSISTANCE IS AVAILABLE UNDER THE ALABAMA WORKERS' COMPENSATION LAW INCLUDING MEDIATION SERVICE. FOR INFORMATION CALL: 1-800-528-5168 Department of Industrial Relations Workers' Compensation Division 649 Monroe Street Montgomery, AL 36131

CODE OF ALABAMA, 1975, § 25-5-290(d), REQUIRES THAT THIS NOTICE BE POSTED IN ONE OR MORE CONSPICUOUS PLACES IN YOUR BUSINESS.

IRS Withholding

YOU MAY NEED TO CHECK YOUR WITHHOLDING return, you may need to file a new Form W-4. See your employer for a copy of Form W-4 or call the IRS at 1-800-829-3676. Now is the time to check your withholding.

For more details, get Publication 919, How Do I Adjust My Tax Withholding?, or use the Withholding Calculator at www.irs.gov/individuals on the IRS website.

Employer: Please poster or publish this Bulletin Board Poster so that your employees will see it. Please indicate where they can get forms and information on this subject.

If you can answer "yes"... To any of these or you owed extra tax when you filed your last

Payday Notice PAYDAY IS ON MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY SUNDAY

PAY SCHEDULE IS WEEKLY BI-WEEKLY SEMI-MONTHLY MONTHLY

PAYCHECKS ARE ISSUED ON THE AND OF THE MONTH

AT: TIME:

MAKING UNAUTHORIZED COPIES IS AGAINST THE LAW AND MAY SUBJECT YOU TO CIVIL AND CRIMINAL LIABILITY

Equal Employment Opportunity

Know Your Rights: Workplace Discrimination is Illegal

The U.S. Equal Employment Opportunity Commission (EEOC) enforces Federal laws that protect you from discrimination in employment. If you believe you've been discriminated against at work or in applying for a job, the EEOC may be able to help.

Who is Protected? • Employees (current and former), including managers and temporary employees • Job applicants • Union members and applicants for membership in a union

What Organizations are Covered? • Most private employers • State and local governments (as employers) • Educational institutions (as employers) • Unions • Staffing agencies

What Types of Employment Discrimination are Illegal? Under the EEOC's laws, an employer may not discriminate against you, regardless of your immigration status, on the bases of:

- Race
- Color
- Religion
- National origin
- Sex (including pregnancy and related conditions, sexual orientation, or gender identity)
- Age (40 and older)
- Disability
- Genetic information (including employer requests for, or purchase, use, or disclosure of genetic tests, genetic services, or family medical history)
- Retaliation for filing a charge, reasonably opposing discrimination, or participating in a discrimination lawsuit, investigation, or proceeding.
- Interference, coercion, or threats related to exercising rights regarding disability discrimination or pregnancy accommodation

What Employment Practices can be Challenged as Discriminatory? All aspects of employment, including:

- Discharge, firing, or lay-off
- Harassment (including unwelcome verbal or physical conduct)
- Hiring or promotion
- Assignment
- Pay (unequal wages or compensation)
- Failure to provide reasonable accommodation for a disability or a sincerely held religious belief, observance or practice
- Benefits
- Job training
- Classification
- Referral
- Obtaining or disclosing genetic information of employees
- Requesting or disclosing medical information of employees
- Conduct that might reasonably discourage someone from opposing discrimination, filing a charge, or participating in an investigation or proceeding
- Conduct that coerces, intimidates, threatens, or interferes with someone exercising their rights, or someone assisting or encouraging someone else to exercise rights, regarding disability discrimination (including accommodation) or pregnancy accommodation

What can You Do if You Believe Discrimination has Occurred? Contact the EEOC promptly if you suspect discrimination. Do not delay, because there are strict time limits for filing a charge of discrimination (180 or 300 days, depending on where you live/work). You can reach the EEOC in any of the following ways:

Submit an inquiry through the EEOC's public portal: <https://portal.eeoc.gov/Portal/Login.aspx>

Call 1-800-669-4000 (toll free) 1-800-669-6020 (TTY) 1-844-234-5122 (ASL video phone)

Visit an EEOC field office (information at www.eeoc.gov/field-office)

E-Mail info@eeoc.gov

Additional information about the EEOC, including information about filing a charge of discrimination, is available at www.eeoc.gov

EMPLOYERS HOLDING FEDERAL CONTRACTS OR SUBCONTRACTS The Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) enforces the nondiscrimination and affirmative action commitments of companies doing business with the Federal Government. If you are applying for a job with, or are an employee of, a company with a Federal contract or subcontract, you are protected under Federal law from discrimination on the following bases:

Race, Color, National Origin, Sex In addition to the protections of Title VII of the Civil Rights Act of 1964, as amended, Title VI of the Civil Rights Act of 1964, as amended, prohibits discrimination on the basis of race, color or national origin in programs or activities receiving Federal financial assistance. Employment discrimination is covered by Title VI if the primary objective of the financial assistance is provision of employment, or where employment discrimination causes or may cause discrimination in providing services

STATE OF ALABAMA WORKERS' COMPENSATION INFORMATION



If you are injured on the job, or
contract an occupational disease,
notify your employer immediately.

Your employer will advise you of
the physician to see for authorized
medical treatment.

WORKERS' COMP INSURANCE
CARRIER THE TRAVELERS INSURANCE COMPANIES

TELEPHONE NUMBER (800) 238-6225

ASSISTANCE IS AVAILABLE UNDER THE ALABAMA WORKERS'
COMPENSATION LAW INCLUDING MEDIATION SERVICE.

FOR INFORMATION CALL:

1-800-528-5166

Department of Labor

Workers' Compensation Division

649 Monroe Street

Montgomery, AL 36131

CODE OF ALABAMA, 1975, § 25-5-290(d), REQUIRES THAT THIS NOTICE BE POSTED
IN ONE OR MORE CONSPICUOUS PLACES IN YOUR BUSINESS.

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly Fee N/A	Per Purchase \$0	ATM Withdrawal \$0 In-Network \$1.75 Out-of-Network	Cash Reload N/A
ATM Balance Inquiry (In-Network and Out-of-Network)			\$0.75*
Customer Service			\$0
Inactivity (After 180 days with no transactions)			\$5.00 per month*
We charge 13 other types of fees.			
<p>*This fee can be lower or charged differently depending on how and where this card is used and your state of employment or residence. Information on ways to access your pay without a fee is in the card packet.</p> <p>No overdraft/credit feature. Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the card packet.</p>			

The PaychekPLUS!® Elite Visa® Payroll Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.
Program Number 54718983 / 06-20

All Fees	Amount	Details
Get Cash		
ATM Withdrawal (Out-of-Network)	\$1.75	This is our fee for each Out-of-Network ATM Withdrawal. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. We do not charge for In-Network ATM Withdrawals. Allpoint ATM Networks are “ In-Network ” for you, and can be used without incurring a fee. All other ATMs are “ Out-of-Network ”. In-Network ATM locations can be found at allpointnetwork.com .
ATM Withdrawal Decline (In-Network and Out-of-Network)	\$0.75	This is our fee for each In-Network or Out-of-Network ATM Withdrawal Decline. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Allpoint ATM Networks are “ In-Network ” for you, and all other ATMs are “ Out-of-Network ”. For Connecticut, Illinois, and New York workers, this fee is waived.
Teller Assisted Cash Withdrawal Decline	\$0.50	This fee is charged each time your Teller Assisted Cash Withdrawal is declined for insufficient funds. For Connecticut and Illinois workers, this fee is waived.
Spend Money		
Purchase Decline	\$0.50	This fee is charged each time a purchase transaction is declined for insufficient funds. For Connecticut and Illinois workers, this fee is waived.
Information		
ATM Balance Inquiry (In-Network and Out-of-Network)	\$0.75	This is our fee for each ATM Balance Inquiry. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. For New York workers, the fee for In-Network ATM Balance Inquiries is waived.
ChekToday Services		
Expedited Check Order	\$35.00	This fee is charged for expediting the mailing of your Check Order. You may avoid this fee by choosing Standard Check Order.
Check Return	\$25.00	This fee is charged each time a check is returned for insufficient funds.
Check Copy	\$10.00	This fee is charged each time a copy of a check is requested.
Check Stop Payment	\$25.00	This fee is charged when a stop payment is placed on a check (including lost or stolen checks).
Using Your Card Outside the U.S.		
International Purchase	\$1.00	This fee is charged for each International Purchase. For Connecticut, Illinois, New York, and Pennsylvania workers, this fee is waived. Network operators may charge additional fees for international transactions and/or currency conversion.
International Purchase Decline	\$0.75	This fee is charged each time an International Purchase is declined for insufficient funds. For Connecticut and Illinois workers, this fee is waived. Network operators may charge additional fees for international transactions and/or currency conversion.
International ATM Withdrawal	\$3.50	This is our fee charged for each International ATM Withdrawal Transaction. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Network operators may charge additional fees for international transactions and/or currency conversion.
International ATM Withdrawal Decline	\$1.00	This is our fee charged for each International ATM Withdrawal Decline. For Connecticut, Illinois, and New York workers, this fee is waived. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Network operators may charge additional fees for international transactions and/or currency conversion.
International ATM Balance Inquiry	\$1.00	This is our fee for each International ATM Balance Inquiry. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Third-Party Fees		
Check Reload (Third Party) Ingo Money	5%	This is not our fee and is subject to change. Money in 10 Days - no fee. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. Fee is deducted from check value. Go to ingomoney.com for more information. This information was accurate as of 06/23/2020.

Continued on next page

Other		
Custom Card Order	\$4.95	This fee is charged if you elect to create custom card. You may avoid this fee by keeping your standard card.
Expedited Handling of Card Replacement	\$25.00	This is our fee for expediting the mailing of your replacement card (3-5 business days). You may avoid this fee by choosing Standard Card Replacement.
Inactivity (After 180 days with No Transactions)	\$5.00	<p>This fee will be charged during each month in which there have been no cardholder-initiated, balance changing transactions during the preceding 180 days. You can avoid this fee by initiating at least 1 balance changing transaction every 180 days.</p> <p>For Connecticut, Illinois, and Pennsylvania workers, the Inactivity fee will be charged during each month in which there has been no cardholder-initiated, balance changing transactions for the prior 12 months.</p> <p>For cardholders with a Texas residential address, the Inactivity fee will not be charged after card has been inactive for more than 12 months.</p> <p>For Minnesota and New York workers this fee is waived.</p> <p>For Hawaii workers, accounts with a balance of \$0.00 and no activity for more than six (6) months will be closed.</p>
U.S. Postal Service Money Order Rebate	N/A	Once per pay period, you will receive an automatic rebate of the USPS money order fee. The rebate will be applied to your account at the time of your money order purchase.
<p>Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.</p> <p>No overdraft/credit feature.</p> <p>Contact Cardholder Services by calling 1-877-889-0050 by mail at Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 or visit <i>paychekplus.com</i>. For general information about prepaid accounts, visit <i>cfpb.gov/prepaid</i>. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <i>cfpb.gov/complaint</i>.</p>		

This list of fees supersedes and replaces the fee schedule and Cardholder Agreement Supplement referenced in your Cardholder Agreement.

**Usted no tiene que aceptar esta tarjeta de nómina.
Pregunte a su empleador sobre otras maneras de recibir su sueldo.**

Cargo Mensual N/A	Por Compra \$0	Retiro de Fondos en ATM \$0 Dentro de la Red \$1.75 Fuera de la Red	Recarga de Efectivo N/A
Consulta de Saldo en ATM (Dentro o Fuera de la Red)			\$0.75*
Servicio de Atención al Cliente			\$0
Inactividad (después de 180 días sin transacciones)			\$5.00 por mes*
Cobramos otros 13 tipos de cargos.			
<p>*Este cargo puede ser menor o puede cobrarse de manera diferente, dependiendo de cómo y dónde se utilice esta tarjeta y del estado en el que reside o trabaja. La información acerca de las maneras de acceder a su pago sin cargos se encuentra en el paquete de la tarjeta.</p> <p>Sin prestación de sobregiro/crédito. Sus fondos son elegibles para el seguro FDIC.</p> <p>Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid. Encuentre detalles y condiciones de todos los cargos y servicios en el paquete de la tarjeta.</p>			

La Tarjeta de Nómina PaychekPLUS!® Elite Visa® es emitida por The Bancorp Bank, Miembro FDIC, conforme a una licencia de Visa U.S.A. Inc. The Bancorp Bank, Miembro FDIC.

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Número de Programa 54718983 / 06-20

Todos los Cargos	Monto	Detalles
Retiros de Efectivo		
Retiro de Fondos en ATM (Fuera de la Red)	\$1.75	Este es nuestro cargo por cada Retiro de Fondos en ATM Fuera de la Red. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción. No cobramos cargos por Retiros de Fondos en ATM Dentro de la Red. Las Redes de ATM Allpoint se encuentran “ Dentro de la Red ” para usted y pueden usarse sin incurrir en cargos. Todos los demás ATM están “ Fuera de la Red ”. Las ubicaciones de los ATM pueden encontrarse en: <i>allpointnetwork.com</i> .
Rechazo de Retiro de Fondos en ATM (Dentro y Fuera de la Red)	\$0.75	Este es nuestro cargo por cada Rechazo de Retiro de Fondos en ATM Dentro y Fuera de la Red. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción. Las Redes de ATM de Allpoint se encuentran “ Dentro de la Red ” para usted, y todos los demás ATM están “ Fuera de la Red ”. Este cargo no se cobra a los trabajadores de Connecticut, Illinois y New York .
Rechazo de Retiro de Efectivo con Personal de Ventanilla	\$0.50	Este cargo se cobra cada vez que su Retiro de Efectivo con Personal de Ventanilla se rechaza debido a fondos insuficientes. Este cargo no se cobra a los trabajadores de Connecticut e Illinois .
Gasto de Dinero		
Rechazo de Compra	\$0.50	Este cargo se cobra cada vez que una transacción de compra se rechaza por fondos insuficientes. Este cargo no se cobra a los trabajadores de Connecticut e Illinois .
Información		
Consulta de Saldo en ATM (Dentro y Fuera de la Red)	\$0.75	Este es nuestro cargo por cada Consulta de Saldo en ATM. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción. No se cobra el cargo por Consulta de Saldo de ATM Dentro de la Red a los trabajadores de New York .
Servicios ChekToday		
Pedido Expreso de Cheques	\$35.00	Este cargo se cobra por agilizar el envío postal de su Pedido de Cheques. Puede evitar este cargo eligiendo el Pedido de Cheques con Envío Estándar.
Devolución de Cheques	\$25.00	Este cargo se cobra cada vez que un cheque es devuelto debido a fondos insuficientes.
Fotocopia de Cheque	\$10.00	Este cargo se cobra cada vez que se solicita la fotocopia de un cheque.
Suspensión de Pago de Cheque	\$25.00	Este cargo se cobra cuando se solicita la suspensión de pago de un cheque (incluidos cheques extraviados o robados).
Uso de Su Tarjeta Fuera de los EE. UU.		
Compra Internacional	\$1.00	Este cargo se cobra por cada Compra Internacional. Este cargo no se cobra a los trabajadores de Connecticut, Illinois, New York y Pennsylvania . Es posible que los operadores de la red le cobren cargos adicionales por transacciones internacionales y/o por conversiones de moneda.
Rechazo de Compra Internacional	\$0.75	Este cargo se cobra cada vez que se rechaza una Compra Internacional debido a fondos insuficientes. Este cargo no se cobra a los trabajadores de Connecticut e Illinois . Es posible que los operadores de la red le cobren cargos adicionales por transacciones internacionales y/o por conversiones de moneda.
Retiro de Fondos en ATM Internacional	\$3.50	Este es nuestro cargo por cada Transacción de Retiro de Fondos en ATM Internacional. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción. Es posible que los operadores de la red le cobren cargos adicionales por transacciones internacionales y/o por conversiones de moneda.
Rechazo de Retiro de Fondos en ATM Internacional	\$1.00	Este es nuestro cargo por cada Rechazo de Retiro de Fondos en ATM Internacional. Este cargo no se cobra a los trabajadores de Connecticut, Illinois y New York . El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción. Es posible que los operadores de la red le cobren cargos adicionales por transacciones internacionales y/o por conversiones de moneda.
Consulta de Saldo en ATM Internacional	\$1.00	Este es nuestro cargo por cada Consulta de Saldo en ATM Internacional. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Cargos de Terceros		
Recarga con Cheque (Terceros) Ingo Money	5%	Este cargo no es nuestro y está sujeto a cambios. Dinero en 10 Días: sin cargo. Se puede aplicar un cargo de hasta el 5% del valor del cheque cuando cobre un cheque para cargar su tarjeta en Ingo Money. Money in Minutes: 2% (cheques preimpresos de nómina o de gobierno) o 5% (todos los demás cheques), mínimo de \$5.00. El cargo se deduce del valor del cheque. Visite ingomoney.com para obtener más información. Esta información era precisa a 06/23/2020.

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Otros		
Pedido de una Tarjeta Personalizada	\$4.95	Este cargo se cobra si elige crear una tarjeta personalizada. Puede evitar este cargo si mantiene su tarjeta estándar.
Reemplazo de Tarjeta con Envío Expreso	\$25.00	Este es nuestro cargo por agilizar el envío postal de su tarjeta de reemplazo (3 a 5 días hábiles). Puede evitar este cargo si elige el Reemplazo de Tarjeta con Envío Estándar.
Inactividad (después de 180 días Sin transacciones)	\$5.00	Este cargo se cobrará cada mes en que el titular de la tarjeta no haya iniciado transacciones que modifiquen el saldo durante los 180 días previos. Puede evitar este cargo al iniciar al menos 1 transacción que modifique el saldo cada 180 días. Para los trabajadores de Connecticut, Illinois y Pennsylvania , el Cargo por Inactividad se cobrará cada mes en que el titular de la tarjeta no haya iniciado transacciones que modifiquen el saldo durante los 12 meses previos. Para los titulares de tarjeta que tengan dirección residencial en Texas , el cargo por Inactividad no se cobrará después de que la tarjeta haya estado inactiva por más de 12 meses. Este cargo no se cobra a los trabajadores de Minnesota y New York . Para los trabajadores de Hawaii , las cuentas que tengan un saldo de \$0.00 y que no tengan actividad durante más de seis (6) meses se cerrarán.
Reembolso de Giro Postal de USPS	N/A	Una vez por período de pago, usted recibirá un reembolso automático del cargo por giro postal de USPS. El reembolso se aplicará a su cuenta al momento de la compra del giro postal.
<p>Sus fondos son elegibles para el seguro FDIC. Sus fondos se conservarán en, o se transferirán a, The Bancorp Bank, que es una institución asegurada por la FDIC. Una vez allí, la FDIC asegurará sus fondos hasta \$250,000 en caso de que The Bancorp Bank no lo haga, si se cumplen los requisitos específicos del seguro de depósito. Consulte fdic.gov/deposit/deposits/prepaid.html para obtener detalles.</p> <p>Sin prestación de sobregiro/crédito.</p> <p>Comuníquese con Servicios para Titulares de Tarjetas llamando al 1-877-889-0050, por correo a Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 o visite <i>paychekplus.com</i>. Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid. Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 1-855-411-2372, o visite cfpb.gov/complaint.</p>		

Esta lista de cargos reemplaza la lista de cargos y el Anexo del Contrato del Titular de Tarjeta que se mencionan en su Contrato del Titular de Tarjeta.

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PRE-ENROLLMENT DISCLOSURE

Please review the following important information about the payroll card (the “Card”) offered by your employer to you. You should also review the full list of the fees (“List of All Fees”) and Cardholder Agreement, which are provided with this disclosure and which include additional information about card terms and fees as well as your rights and responsibilities associated with the Card.

Payroll Options. Your employer offers several options for receiving your pay, including direct deposit to the account of your choice, paper check, and a payroll card account. Use of a payroll card is voluntary; you are not required to accept your wages on a Card. Your employer must provide you with details on your other pay options. You may change the method by which you receive your pay at any time. Please ask your employer about how to change your pay method.

Access to Your Wages at No Charge. There are several ways to access your pay from your Card without incurring fees including withdrawals at In-Network ATMs, Teller Assisted Cash Withdrawals at member banks, and U.S. Postal Service money order purchases. While your Card offers many services at no cost, some transactions or services may have fees. The brochure included with your Card provides examples of how to maximize these no cost transactions. Withdrawal limits are in place to protect you from potential fraud. In the event your withdrawals exceed the daily withdrawal limits and you would like to withdraw all your funds, please contact Cardholder Services by calling the number on the back of your Card.

Payroll Card Fees. There are no fees for enrolling and participating in the program or receiving and activating your first Card. There are also no overdraft fees associated with your Card. This Card is a prepaid card and does not have overdraft protection features available. You may not be charged any fees by the issuer of the Card or your employer other than those listed on the List of All Fees.

The List of All Fees contains the list of fees that you may incur when accessing cash or using your Card. Please retain the List of All Fees so you can refer to it in the future. Third-parties, like ATM operators, loading networks and mobile carriers, may charge you additional fees when you use their services. Foreign transactions may carry fees and are subject to change. See the List of All Fees.

How to Access Your Account Balance. You can obtain balance and transaction information about your Card by calling Cardholder Services at the number on the back of your Card, or by visiting the website listed on the back of your Card. You can use these services 24-hours a day, 7 days a week without cost. You also can sign up to receive email or text alerts with information about your account balance at the website listed on the back of your Card or via the Prepaid CardConnect Mobile App. Message and Data Rates May Apply.

How to Access Transaction Histories. You may view a 12-month history of your Card transactions electronically or request a 24-month written history of your Card transactions by visiting the website listed on the back of your Card or by calling Cardholder Services at the phone number listed on the back of your Card. You may also request monthly statements at no cost.

Closing Your Payroll Card Account. You may close your Card account by calling Cardholder Services at the phone number on the back of your Card. When you close your Card account, you may request the remaining balance be paid to you by check. You will not be charged a fee for closing your Card account or receiving your balance by check. You will be responsible for all applicable fees associated with any transactions you authorized prior to closing the Card account.

Replacement Card. You will also be sent a replacement card before the expiration date listed on your Card. Standard Card Replacements are provided at no cost to you. Check your List of All Fees to see if other fees such as expedited shipping may apply.

Additional Disclosures for Minnesota Workers: You should receive a copy of the signed written consent from your employer, and the consent must include the terms and conditions of the payroll card account option. If your employer offers a payroll card to you using materials in a language other than English, all disclosures, written consent, and payroll card account agreements must be in that other language. You may request to be paid in another way, using a form your employer must provide you. Your employer must begin payment using the new method within 14 days of receiving your request. Unless you consent in writing, information generated by your possession or use of the Card may only be used to process transactions and administer the Card.

Additional Disclosures for New Hampshire Workers: The written consent must include the terms and conditions of the payroll card account option. Your employer must provide written notice of any changes to the terms and conditions of the payroll card, including the itemized list of fees, and obtain your consent to continue paying your wages to Card after the change. Your employer is responsible for any increase in fees charged before written notice of the change is provided to you.

This card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.
This card is issued by The Bancorp Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Card can be used everywhere Debit Mastercard cards are accepted.

DIVULGACIÓN DE PREINSCRIPCIÓN

Revise la siguiente información importante acerca de la tarjeta de nómina (la “Tarjeta”) que le ofrece su empleador. Usted también debe revisar la lista completa de cargos (“Lista de Todos los Cargos”) y el Contrato del Titular de Tarjeta, provistos con esta divulgación, los cuales incluyen información adicional acerca de los términos y cargos de la tarjeta, así como también de sus derechos y responsabilidades asociadas con la Tarjeta.

Opciones de Nómina. Su empleador le ofrece varias opciones para recibir su pago, incluyendo depósito directo a la cuenta que elija, cheques impresos y una cuenta de tarjeta de nómina. El uso de la tarjeta de nómina es voluntario. No es obligatorio que acepte recibir sus sueldos en una Tarjeta. Su empleador debe proveerle detalles de sus otras opciones de pago. Puede cambiar en cualquier momento el método mediante el cual recibe su pago. Pregúntele a su empleador acerca de cómo cambiar su método de pago.

Acceso a Sus Sueldos Sin Cargo. Existen varias maneras de acceder a su pago desde su Tarjeta sin incurrir en cargos, incluyendo retiros de fondos en ATM Dentro de la Red, Retiros de Efectivo con Personal de Ventanilla en bancos que sean miembros y compras de giros postales en el Servicio Postal de los Estados Unidos. Aunque su Tarjeta ofrece muchos servicios sin costo, algunas transacciones o servicios pueden tener cargos. El folleto que se incluye con su Tarjeta provee ejemplos de cómo aprovechar al máximo estas transacciones sin costo. Los límites de retiros de fondos existen para protegerlo de posibles fraudes. En caso de que sus retiros excedan los límites diarios de retiros de fondos y que desee retirar todos sus fondos, contacte a Servicios para Titulares de Tarjetas llamando al número que aparece en el dorso de su Tarjeta.

Cargos de la Tarjeta de Nómina. No existen cargos por inscribirse y participar en el programa o por recibir y activar su primera Tarjeta. Tampoco existen cargos por sobregiros asociados con su Tarjeta. Esta Tarjeta es una tarjeta prepagada y no dispone de funciones de protección contra sobregiros. El emisor de la Tarjeta o su empleador no pueden cobrarle ningún cargo que no aparezca en la Lista de Todos los Cargos.

La Lista de Todos los Cargos contiene la lista de los cargos en los que puede incurrir al acceder a efectivo o al usar su Tarjeta. Conserve la Lista de Todos los Cargos para que pueda consultarla en el futuro. Terceros, como operadores de ATM, redes de carga y proveedores de telefonía móvil, podrían cobrarle cargos adicionales cuando utilice sus servicios. Las transacciones en el extranjero pueden tener cargos y están sujetas a cambios. Ver la Lista de Todos los Cargos.

Cómo Acceder al Saldo de Su Cuenta. Puede obtener información del saldo y transacciones de su Tarjeta llamando a Servicios para Titulares de Tarjetas al número que aparece en el dorso de su Tarjeta o visitando el sitio web que aparece en el dorso de su Tarjeta. Puede utilizar estos servicios gratuitamente las 24 horas al día, los 7 días de la semana. Para recibir alertas por correo electrónico o por mensajes de texto con información acerca del saldo de su cuenta, también puede inscribirse en el sitio web que aparece en el dorso de su Tarjeta o a través de la Aplicación Móvil Prepaid CardConnect. Es posible que se apliquen Cargos por Datos y Mensajes de Texto.

Cómo Acceder a Historiales de Transacciones. Puede ver un historial de 12 meses de las transacciones de su Tarjeta electrónicamente o solicitar un historial escrito de 24 meses de las transacciones de su Tarjeta visitando el sitio web que aparece en el dorso de su Tarjeta o llamando a Servicios para Titulares de Tarjetas al número de teléfono que aparece en el dorso de su Tarjeta. También puede solicitar estados de cuenta mensuales sin costo.

Cierre de Su Cuenta de Tarjeta de Nómina. Usted puede cerrar la cuenta de su Tarjeta llamando a Servicios para Titulares de Tarjetas al número que aparece en el dorso de su Tarjeta. Al cerrar la cuenta de su Tarjeta, puede solicitar que se le pague el saldo restante a través de un cheque. No se le cobrará ningún cargo por cerrar la cuenta de su Tarjeta o por recibir su saldo a través de un cheque. Usted será responsable de todos los cargos correspondientes asociados con cualquier transacción que autorizó antes del cierre de la cuenta de su Tarjeta.

Tarjeta de Reemplazo. También se le enviará una tarjeta de reemplazo antes de la fecha de vencimiento que aparece en su Tarjeta. Los Reemplazos de Tarjeta con Envío Estándar se proveen sin ningún cargo. Consulte su Lista de Todos los Cargos para ver si se aplican otros cargos como envío expreso.

Divulgaciones Adicionales para Trabajadores de Minnesota: su empleador debe proporcionarle una copia del consentimiento escrito firmado y este debe incluir los términos y condiciones de la opción de cuenta de tarjeta de nómina. Si su empleador le ofrece una tarjeta de nómina utilizando materiales en otro idioma que no sea inglés, todas las divulgaciones, el consentimiento escrito y los contratos de la cuenta de la tarjeta de nómina deben ser en ese otro idioma. Usted puede solicitar que se le pague por otro método, utilizando un formulario que su empleador le debe proporcionar. Su empleador debe iniciar los pagos utilizando el nuevo método dentro de 14 días de recibida su petición. A menos que usted lo consienta por escrito, la información generada por su posesión o uso de la Tarjeta solo puede utilizarse para procesar transacciones y administrar la Tarjeta.

Divulgaciones Adicionales para Trabajadores de New Hampshire: el consentimiento escrito debe incluir los términos y condiciones de la opción de cuenta de tarjeta de nómina. Su empleador debe proporcionar una notificación por escrito de cualquier cambio a los términos y condiciones de la tarjeta de nómina, incluida una lista detallada de los cargos, y debe obtener su consentimiento para continuar pagando sus sueldos mediante la Tarjeta una vez efectuado el cambio. Su empleador es responsable de cualquier incremento en los cargos cobrados antes de que se le haya proporcionado una notificación por escrito acerca del cambio.

Esta tarjeta es emitida por The Bancorp Bank, Miembro FDIC, de conformidad con una licencia de Visa U.S.A. Inc. La tarjeta se puede utilizar en cualquier lugar donde se acepten tarjetas de débito Visa.

Esta tarjeta es emitida por The Bancorp Bank, Miembro FDIC, de conformidad con una licencia de Mastercard International Incorporated. Mastercard es una marca registrada y el diseño de círculos es una marca de Mastercard International Incorporated. La tarjeta se puede utilizar en cualquier lugar donde se acepten tarjetas de Débito Mastercard.

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