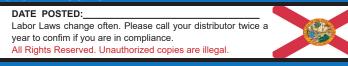
MAKING UNAUTHORIZED COPIES IS AGAINST THE LAW AND MAY SUBJECT YOU TO CIVIL AND CRIMINAL LIABILITY **Florida & Federal Employment Notices**



Ron DeSantis GOVERNOR

J. Alex Kelly SECRETARY

State Minimum Wage

Effective September 30, 2024, the Florida minimum wage will be An employee who has not received the lawful minimum wage after \$13.00 per hour, with a minimum wage of at least \$9.98 per hour for tipped employees, in addition to tips, through September 29, 2025.

On November 3, 2020, Florida voters approved a state constitutional amendment to gradually increase the state's minimum wage each year until reaching \$15.00 per hour on September 30, 2026. On September 30, 2024, Florida's minimum wage will increase to \$13.00 per hour. Each year thereafter, Florida's minimum wage will increase by \$1.00 until the minimum wage reaches \$15.00 per hour on September 30, 2026. Resuming in 2027, the minimum wage will be adjusted annually for inflation.

An employer may not retaliate against an employee for exercising his or her right to receive the minimum wage. Rights protected by the State of Florida Constitution include the right to:

• File a complaint about an employer's alleged noncompliance with lawful minimum wage requirements.

 Inform any person about an employer's alleged noncompliance with lawful minimum wage requirements.

Article X of the State Constitution and to assist the individual in asserting such rights.

notifying his or her employer and giving the employer 15 days to resolve any claims for unpaid wages may bring a civil action in a court of law against an employer to recover back wages plus

damages and attorney's fees.

An employer found liable for intentionally violating minimum wage requirements is subject to a fine of \$1,000 per violation, payable to the State. The Attorney General, or other official designated by the Legislature, may bring a civil action to enforce the minimum wage.

For additional details, see Section 24, Article X of the State of Florida Constitution, and sections 448,109 and 448,110. Florida Statutes.

Caldwell Building | 107 E. Madison Street Tallahassee, FL 32399 850.245.7105 | www.FloridaJobs.org | Twitter: @FLACommerce

An equal opportunity employer/program. Auxiliary aids and service are available upon request to individuals with disabilities. All voice telephone numbers on this document may be reached by persons using TTY/TTD equipment via the Florida Relay Service at 711.

> 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

Know Your Rights: Workplace Discrimination is Illegal

The U.S. Equal Employment Opportunity Commission (EEOC)

enforces Federal laws that protect you from discrimination in

work or in applying for a job, the EEOC may be able to help.

• Employees (current and former), including managers and

• Union members and applicants for membership in a union

What Types of Employment Discrimination are Illegal?

you, regardless of your immigration status, on the bases of:

Sex (including pregnancy and related conditions, sexual

Under the EEOC's laws, an employer may not discriminate against

Who is Protected?

Job applicants

Unions

Race

Color

Religion

National origin

• Age (40 and older)

orientation, or gender identity)

temporary employees

Most private employers

Staffing agencies

What Organizations are Covered?

State and local governments (as employers)

Educational institutions (as employers)

employment. If you believe you've been discriminated against at

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 sincerelyheld 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:// publicportal.eeoc.gov/Portal/Login.aspx

Call 1–800–669–4000 (toll free)

Equal Employment Opportunity

discrimination on the following bases:

Race, Color, Religion, Sex, Sexual Orientation, Gender Identity, National Origin

Executive Order 11246, as amended, prohibits employment discrimination by Federal contractors based on race, color, religion, sex, sexual orientation, gender identity, or national origin, and requires affirmative action to ensure equality of opportunity in all aspects of employment.

Asking About, Disclosing, or Discussing Pay

Executive Order 11246, as amended, protects applicants and employees of Federal contractors from discrimination based on inquiring about, disclosing, or discussing their compensation or the compensation of other applicants or employees.

Disability

Section 503 of the Rehabilitation Act of 1973, as amended, protects qualified individuals with disabilities from discrimination in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment by Federal contractors. Disability discrimination includes not making reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or employee, barring undue hardship to the employer. Section 503 also requires that Federal contractors take affirmative action to employ and advance in employment qualified individuals with disabilities at all levels of employment, including the executive level.

Protected Veteran Status

The Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended, 38 U.S.C. 4212, prohibits employment discrimination against, and requires affirmative action to recruit, employ, and advance in employment, disabled veterans, recently separated veterans (i.e., within three years of discharge or release from active duty), active duty wartime or campaign badge veterans, or Armed Forces service medal veterans.

Retaliation

Retaliation is prohibited against a person who files a complaint of discrimination, participates in an OFCCP proceeding, or otherwise opposes discrimination by Federal contractors under these Federal laws.

Any person who believes a contractor has violated its nondiscrimination or affirmative action obligations under OFCCP's authorities should contact immediately:

The Office of Federal Contract Compliance Programs (OFCCP) U.S. Department of Labor 200 Constitution Avenue, N.W. Washington, D.C. 20210 1-800-397-6251 (toll-free)

If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. OFCCP may also be contacted by submitting a question online to OFCCP's Help Desk at https://ofccphelpdesk.dol.gov/s/, or by calling an OFCCP regional or district office, listed in most telephone directories under U.S. Government, Department of Labor and on OFCCP's "Contact Us" webpage at https://www.dol.gov/agencies/ ofccp/contact.

PROGRAMS OR ACTIVITIES RECEIVING FEDERAL FINANCIAL ASSISTANCE

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 under such programs. Title IX of the Education Amendments of 1972 prohibits employment discrimination on the basis of sex in educational Visit an EEOC field office (information at www.eeoc.gov/field-office) programs or activities which receive Federal financial assistance.

- 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
- 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 mediumsized employers, without citation or penalty, through OSHA-supported consultation programs in every state.



Employers must:

IT'S THE LAW!

OSHA Job Safety and Health

IOTE: OSHA REQUIRES THAT REPRODUCTIONS OR FACSIMILES OF THE POSTER BE AT LEAST 8.5" X 14" INCHES WITH 10 POINT TYP

Occupational Safety d Health Administration

All workers have the right to:

Raise a safety or health concern with

Receive information and training on

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

Participate (or have your representative)

speak in private to the inspector.

File a complaint with OSHA within

See any OSHA citations issued to

Request copies of your medical

injury and illness log.

records, tests that measure hazards

in the workplace, and the workplace

30 days (by phone, online or by mail)

if you have been retaliated against for

participate) in an OSHA inspection and

substances in your workplace.

job hazards, including all hazardous

your employer or OSHA, or report a work-

related injury or illness, without being

A safe workplace.

retaliated against.

OSHA on your behalf.

using your rights.

your employer.

- 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
- understand.



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, and 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, parent or next of kin 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 #28M(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, to request FMLA leave you must: • Follow your employer's normal policies for requesting leave, · Give notice at least 30 days before your need for 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

The FMLA does not affect any federal or state law prohibiting discrimination or supersede any state or local law or 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 work 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

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

Inform any person of his or her potential rights under Section 24,

Contact OSHA. We can help.



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

Employers subject to the state minimum wage law are igated to pay the higher rate

Federal Minimum Wage EMPLOYEE RIGHTS UNDER THE FAIR LABOR STANDARDS AC \$7.25 PER HOUR BEGINNING JULY 24, 2009 The law requires employers to display this poster where employees can readily see it

OVERTIME PAY

Inless exempt, employees covered by the Act must receive overtime pay for hours worked over 40 in a workweek at a rate not less than time and one-half their regular rates of pay. Revisions ncluded increases to the standard salary level and the highly compensated employee total annual compensation threshold, and a mechanism for updating these earnings thresholds to reflect urrent earnings data. On November 15, 2024, the U.S. District Court for the Eastern District of Texas vacated the Department's 2024 final rule. Consequently, with regard to enforcement, the Department is applying the 2019 rule's minimum salary level of \$684 per week and total annual compensation requirement for highly compensated employees of \$107,432 per year. Lawsuits regarding the 2024 final rule are currently pending in two other federal district courts, and the United States has filed a notice of appeal from the November 15 decision. The Department will update his notice with additional information as it becomes available

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 hours restrictions. Different rules apply in agricultural employment

TIP CREDIT

Employers of "tipped employees" who meet certain conditions may claim a partial wage credit based on tips received by their employees. 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 employee's tips combined with the employer's cash wage of at least \$2.13 per hour do not equal the nimum 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 their 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 employer to express breast mill

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 each 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 civil money penalties may be assessed for each child labor violation that results in the death or seriou 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:

WHAT IS PWFA?

Certain occupations and establishments are exempt from the minimum wage, and/or overtime pay provisions. Certain narrow exemptions 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 Ricc Some state laws 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 protections 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 certificates issued 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

Pregnant Workers Fairness Act (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 appointment Extra bathroom breaks A chair or stool to sit on while working The ability to telework full or part-time A private place to pump breast milk Leave to recover from childbirth Breaks to eat and drink Liaht dutv

WHAT OTHER FEDERAL EMPLOYMENT LAWS MAY APPLY TO PREGNANT WORKERS?

Other laws that apply to 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 Opportunit 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

IRS Withholding

YOU MAY NEED TO CHECK YOUR WITHHOLDING Since you last filed Form W-4 with your employer did you... Marry or divorce?

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

 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 o 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, and

• 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: 1-866-4-USWAGE (1-866-487-9243) TTY: 1-877-889-5627 www.dol.gov/whd U.S. Department of Labor • Wage and Hour Division

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.

Updated 11/24

Updated 4/24

Updated 1/1

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION

If you: • are a past or present member of the uniformed service; • have applied for membership in the uniformed service; or • are obligated to serve in the uniformed service; then an employer may not deny you: • initial employment; • reemployment; • retention in employment; promotion; or • any benefit of employment because of this status.

HEALTH INSURANCE PROTECTION

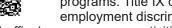
If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. • Even if you don't elect to continue coverage during your military service, you have the 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.



800-669-6820 (IIY) 1-844-234-5122 (ASL video phone) E-Mail info@eeoc.gov



Individuals with Disabilities

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

Section 504 of the Rehabilitation Act of 1973, as amended, prohibits employment discrimination on the basis of disability in any program or activity which receives Federal financial assistance. Discrimination is prohibited in all aspects of employment against persons with disabilities who, with or without reasonable accommodation, can perform the essential functions of the job.

If you believe you have been discriminated against in a program of any institution which receives Federal financial assistance, you should immediately contact the Federal agency providing such assistance

Updated 6/23

Workers' Compensation

WORKERS' COMP WORKS FOR YOU

If you are injured on the job:

1. Notify your employer immediately to get the name of an approved physician. Workers' comp insurance may not pay the medical bills if you don't report your injury promptly to your employer.

2. Notify the doctor and medical staff that you were injured on the job so that bills may be properly filed.

3. If you have any problems with your claim or suffer excessive delays in treatment, contact the State of Florida's Division of Workers' Compensation at 1-800-342-1741.

\$25,000 Reward

Updated 4/2

ANTI-FRAUD REWARD PROGRAM

Rewards of up to \$25,000 may be paid to persons providing information to the Department of Financial Services leading to the arrest and conviction of persons committing insurance fraud, including employers who illegally fail to obtain workers' compensation coverage. Persons may report suspected fraud to the department at 1-800-378-0445 or online at https://first.fldfs.com A person is not subject to civil liability for furnishing such information, if such person acts without malice, fraud or bad faith.

Workers' compensation pays for all authorized medically necessary care and treatment related to your injury or illness. If you are unable to work or your earnings are lower because of a work related injury or illness, and you have been disabled for more than seven calendar days, you may be eligible for some wage replacement benefits.

This Notice of Compliance must be posted by the employer and maintained conspicuously in and about the employer's place or places of employment. State of Florida-Division of Workers' Compensation.

PLACE INSURER INFORMATION STICKER HERE

Updated 4/21

Child Labor Law

The State of Florida and the Federal Fair Labor Standards Act (FLSA) Protecting the Health, Education and Welfare of Minors in the Workplace. This chart summarizes the child labor laws of the State of Florida. The Federal Fair Labor Standards Act (FLSA) may be more restrictive.

In addition, an employer may not retaliate against anyone assisting in the				
statement in connection with a proceeding under USERRA, even if that p	erson has no service connection.		Minors 16 & 17	Minors 14 & 15
The rights listed here may vary depending on the circumstances. The text internet at this address: https://www.dol.gov/agencies/vets/programs/user their rights under USERRA, and employers may meet this requirement by notices for employees.	ra/poster Federal law requires employers to notify employees of	SCHOOL ATTENDANCE	May NOT work during school hours unless they meet a criterion of the Hour Restrictions listed below	Florida: May not work during school hours (some exceptions apply). As provided in 450.021(1), no person 13 years or younger shall be employed, permitted or suffered to work in any gainful occupation at any time (See Age Restrictions)
		PERMITS TO WORK	Not required under Florida Lav	w.
U.S. Department of Labor 1-866-487-2365 U.S. Department of Justice U.S. Department of Justice Polygraph Protection Act prohibits most private e employment screening or during the course of employment.		HOURS OF WORK, WHEN SCHOOL IS IN SESSION		maximum of 3 nrs. on school days, 8 nours non-school days; weekly maximum is 18 hours; not before 7 a.m. or after 7 p.m. Note: Application of state law allows this age group to work up to 8 hours on days when school days do not follow, until 7 p.m.
PROHIBITIONS Employers are generally prohibited from requiring or requesting any edischarging, disciplining, or discriminating against an employee or protother rights under the Act. EXEMPTIONS	ospective employee for refusing to take a test or for exercising	HOURS OF WORK, WHEN SCHOOL IS NOT IN SESSION (summer vacation; winter and spring breaks) DAYS PER WEEK	No Limitations Note: Hazardous occupations still apply for minors.	Florida: May work up to 8 hrs. per day and up to 40 hrs. per week; may not work before 7 a.m. or after 9 p.m.
Federal, State and local governments are not affected by the law. Als Government to certain private individuals engaged in national security				ork more than 6 consecutive days in any one week. 80-minute break after working 4 consecutive hours, applicable to 17/16
The Act permits polygraph (a kind of lie detector) tests to be administ	ered in the private sector, subject to restrictions, to certain	BREAKS	years of age when working 8 h	•
prospective employees of security service firms (armored car, alarm, and dispensers.	and guard), and of pharmaceutical manufacturers, distributors	AGRICULTURE	Florida: Minors participating ir the same restrictions as in oth	n farm work, not on their parents or guardian's farm, must comply with
The Act also permits polygraph testing, subject to restrictions, of certa of involvement in a workplace incident (theft, embezzlement, etc.) that The law does not preempt any provision of any State or local law or a with respect to lie detector tests. EXAMINEE RIGHTS Where polygraph tests are permitted, they are subject to numerous so Examinees have a number of specific rights, including the right to a w test, and the right not to have test results disclosed to unauthorized performed.	t resulted in economic loss to the employer. In collective bargaining agreement which is more restrictive trict standards concerning the conduct and length of the test. Tritten notice before testing, the right to refuse or discontinue a ersons.	RESTRICTED OCCUPATIONS	This section represents Chapter (2024) authorizes minors aged 1 10 certification; is under the direct experience and has his/her OSH ladder above 6 feet; and is not in The State of Florida has incorpor Labor Rule. For more info on FLS Child Labor U.S. Department of	* 450.061- Hazardous Occupations Prohibited, Exemptions. Note that HB917 16/17 to work in residential construction if the minor: has earned his/her OSHA ect supervision of a person 21 years of age with at least 2 years of related HA 10 Certification; is not working on any scaffolding, roof, superstructure, or in violation of any OSHA rules or federal law related to minors in the workplace. Parated the 17 Hazardous Occupations (H0s) of the FLSA into the Florida Child LSA HOs, contact the U.S. Department of Labor, Wage and Hour Division,
The Secretary of Labor may bring court actions to restrain violations a applicants may also bring their own court actions. THE LAW REQUIRES EMPLOYERS TO DISPLAY THIS POSTER V READILY SEE IT. 1-866-487-9243 • TTY: 1-877-889-5627 www.dol. WAGE AND HOUR DIVISION UNITED STATES DEPARTMENT OF LABOR	VHERE EMPLOYEES AND JOB APPLICANTS CAN	 Working in or and Operating Motor Logging or sawm Operating power meat and vegeta processing or ref Working on any s nonresidential but Wrecking, demotion Mining occupation 	bund explosives or radioactive subs vehicles hilling -driven meat processing machines ble slicers, slaughtering, meat pack ndering scaffolding, roofs or ladders above uilding construction lition or excavation ons	 Operating any power-driven machinery other than office machines, including all power mowers and cutters Maintaining or repairing, machines, or equipment Working in freezers or meat coolers Operating, setting up, adjusting, or cleaning power-driven meat or vegetable slicers, grinders, food choppers, and cutters, and bakery-type mixers. Operating motor vehicles Manufacturing, mining, or processing occupations where goods are manufactured, mined, or processed.
Equal One			-driven bakery; metal-forming, pundes; woodworking, paper products o	
 Equal Opportunity It is against the law for this recipient of Federal financial assistance to discriminate on the following bases: against any individual in the United States on the basis of race, color, religion, sex, national origin, age, disability, political affiliation or belief; and against any beneficiary of programs financially assisted under Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the beneficiary's citizenship status, or his/her participation in any WIOA Title I-financially assisted program or activity. The recipient must not discriminate in any of the following areas: deciding who will be admitted, or have access to, any WIOA Title I - financially assisted program or activity; 		machines Manufacturing by Operating circula Working with cor Working in or arc Firefighting Working with ele Operating or ass horsepower, fork	rick and tile products ar saws, band saws, & guillotine she npressed gases exceeding 40 p.s.i bund toxic substances, corrosives o ctrical apparatus or wiring isting to operate tractors over 20 P ² lifts, earthmoving equipment, any h ing machinery or any moving mach	 & Storage, Communications, and Construction (except clerical); boiler or engine rooms Loading and unloading trucks Working in public messenger services Handling certain dangerous animals Conducting door-to-door sales of products as employment (some exceptions) Spray painting
 providing opportunities in, or treating any person with regard to, such a program or activity; or making employment decisions in the administration of, or in connection with, such a program or activity. What to do if you believe you have experienced discrimination If you think that you have been subjected to discrimination under a WIOA Title I - financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation with either: Julisa Nnorom, Equal Opportunity Officer 		EXEMPTIONS	Minors who have been married high school equivalency diploma approved virtual instruction scho to work more than 30hrs/week. T Public School or Child Labor Con exemption from hourly restriction Age Restrictions — — (from ag	ge requirements; hazard restrictions still apply until 18 yrs.)
Office for Civil Rights (OCR) Florida Department of Commerce Caldwell Building - MSC 150 107 East Madison Street	Civil Rights Center (CRC) U.S. Department of Labor 200 Constitution Avenue NW Room N-4123		 Minors who work for their parents who owned the business in occupations not declared hazardous. Pages in the Florida legislature • Minors in the entertainment industry registered with Child Labor Compliance as prescribed in ss. 450.012 and 450.132, F.S. • A court order may authorize an exemption from age restrictions The Florida Child Labor law is designed to serve and protect minors and encourage them to remain in school 	
107 East Madison Street Room N-4123 Tallahassee, Florida 32399-4129 Washington, DC 20210 If you file your complaint with the Office for Civil Rights (OCR), you must wait either until the OCR issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the Civil Rights Center (CRC). (See the address above.)		PARTIAL WAIVERS	At times, some minors may feel to therefore, they have the right to r school, a waiver may be obtained application by contacting the Chi case by case basis. To qualify, a	that the law conflicts with their best interest or their life circumstances; request an exemption from the law. If a minor is attending the K-12 public ed and granted by the local school district. All other minors may request an hild Labor Compliance. Waiver applications are reviewed and granted on a applicants must demonstrate that certain requirements of Florida law need to up a copy of partial waivers of employed minors.
If the OCR does not give you a written Notice of Final Action within 90 have to wait for the OCR to issue that Notice before filing a complaint within 30 days of the 90-day deadline (in other words, within 120 days	with the CRC. However, you must file your CRC complaint	PENALTIES		n violation of Florida Child Labor laws may result in fines up to \$2,500 per cond-degree misdemeanor. FLSA: Maximum fines up to \$11,000 per minor /



Gain or lose a dependent Change your name?

Were there major changes to ... Your nonwage income (interest, dividend, capital gains, etc.)? Your family wage income (you or your spouse started or ended a job)? Your itemized deductions? Your tax credits?

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

Polygraph Protection

PROHIBITIONS

Final Action.

Reemployment Assistance Program Law

• Your Employer is registered with the Florida Department of Revenue as an employer who is liable under the Florida Reemployment Assistance Law. This means that You, as employees, are covered by the Reemployment Assistance Program, formerly known as Unemployment Compensation Program.

• Reemployment assistance taxes finance the benefits paid to eligible unemployed workers. Those taxes are paid by your employer and, by law, cannot be deducted from employee's wages.

• You may be eligible to receive reemployment assistance benefits if you meet the following requirements:

. You must be totally or partially unemployed through no fault of your own. 2. You must apply for benefits at https://connect.myflorida.com. 3. You must register for work at www.employflorida.com. You must have a history of sufficient employment and wages. 5. You must be Able to work and Available for work.

• You may file a claim for partial unemployment for any week you work less than full time due to lack of work if your wages during that week are less than your weekly benefit amount.

· You must report all earnings while claiming benefits. Failure to do so is a third-degree felony with a maximum penalty of 5 years imprisonment and a \$5,000 fine. • Discharges related to misconduct connected with work may result in disqualification with a penalty period **AND** remain in effect until a set amount of wages have been earned with new employment. Voluntarily quitting a job without good cause attributable to the employer may result in disqualification until a set amount of wages have been earned with new employment.

• If you have any questions regarding reemployment assistance benefits, contact the Department of Economic Opportunity, Reemployment Assistance Program at:

> **Florida Department of Commerce** Division of Workforce Services **Reemployment Assistance Program** 1-800-204-2418 www.floridajobs.org

This notice must be posted in accordance with Section 443.151(1) Florida Statutes, of the Florida Reemployment Assistance Program Law. Updated 9/2

Discrimination

FLORIDA LAW PROHIBITS DISCRIMINATION BASED ON: RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, DISABILITY, AGE **OR MARITAL STATUS**

WHAT IS COVERED UNDER THE LAW: RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, DISABILITY, AGE, PREGNANCY OR MARITAL STATUS.

WHAT IS COVERED UNDER THE LAW: EMPLOYMENT • PUBLIC ACCOMMODATIONS • RETALIATION AFTER FILING A CLAIM

4075 Esplanade Way, Suite 110 Tallahassee, Florida 32399 http://FCHR.state.fl.us

• STATE EMPLOYEE WHISTLE-BLOWER RETALIATION

Payday Notice

PAYDAY IS ON

DIMONDAY DITUESDAY DIWEDNESDAY DITHURSDAY DIFRIDAY DISATURDAY DISUNDAY

PAY SCHEDULE IS

UWEEKLY DBI-WEEKLY SEMI-MONTHLY MONTHLY

PAYCHECKS ARE ISSUED ON THE	AND	OF THE MONTH

Emergency Notice

FIRE-RESCUE:

TIME:

	3		

-		

AMBIII ANCE

If you feel that you have been discriminated against, visit our web site or call us! FLORIDA COMMISSION ON HUMAN RELATION

Phone: (850) 488-7082 • Voice Messaging 1-800-342-8170 Updated 7

Julisa Nnorom, Equal Opportunity Officer Office for Civil Rights (OCR) Florida Department of Commerce	The Director Civil Rights Center (CRC) U.S. Department of Labor
Caldwell Building - MSC 150	200 Constitution Avenue NW
107 East Madison Street	Room N-4123
Tallahassee, Florida 32399-4129	Washington, DC 20210
Tanana3300, 1 10110a 52595-4 129	

If the OCR gives you a written Notice of Final Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with the CRC. You must file your CRC complaint within 30 days of the date on which you received the Notice of

The recipient must not discriminate in any of the following areas:

I folida Department of Commerce		
Caldwell Building - MSC 150	200 Constitution Avenue NW	
107 East Madison Street	Room N-4123	
Tallahassee, Florida 32399-4129	Washington, DC 20210	
your complaint with the Office for Civil Rights (OCR), you m	ust wait either until the OCR issues a writter	n Notice c



For information or to file a complaint, contact: Office for Civil Rights Florida Department of Commerce Caldwell Building – MSC 150 107 East Madison Street Tallahassee, Florida 32399-4129 Phone: 850-921-3205 Fax: 850-921-3122 E-mail: Civil.Rights@commerce.fl.gov TTY – Florida Relay Service (FRS): 711

Equal Opportunity Employer/Program • Auxiliary Aids and Services are Available Upon Request to Individuals with Disabilities

COMPENSATION Florida Workers' Compensation law. POSTING Florida: All employers of minors must post in a conspicuous place on the property or place of **REQUIREMENTS** | employment, where it may be easily read, a poster notifying minors of Florida Child Labor laws For information on Florida laws contact: Florida Department of Business and Professional Regulation • Child Labor Program

WORKERS'

Jpdated 9/23

Florida: If an injured minor is employed in violation of any provisions of the Child Labor laws of

Florida, an employer may be subject to up to double the compensation otherwise payable under

2601 Blair Stone Road • Tallahassee, FL 32399-2212 • Telephone 850.488.3131; Toll-Free 1.800.226.2536 www.myfloridalicense.com

For information on Federal laws contact: U.S. Department of Labor, Wage & Hour Division, listed in the telephone directory under U.S. Government; Child Labor | U.S. Department of Labor (dol.gov)

Florida Department of Business and Professional Regulation and the United States Department of Labor "Working Together for Florida's Workforce" 04/2024 s.450.045(2), F.S

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

ALL RIGHTS RESERVED. COPYRIGHT BY STATE AND FEDERAL POSTER. INC

Jpdated 6/24

Workers' Comp Works For You

Workers' compensation pays for Workers' compensation pays for all authorized medically necessary all authorized medically necessary all authorized medically of the set your injury or illness.

If you are unable to work or your earnings are lower because of a work related injury or illness, and you have been disabled for more than seven calendar days, more than seven calendar days, you may be eligible for some wage replacement benefits.

\$25,000 Rewend

Rewards of up to \$25,000 may be paid to persons providing information to the Department of Financial Services leading to the arrest and conviction of persons committing insurance fraud, including employers who illegally fail to obtain workers' compensation coverage. Persons may report suspected fraud to the department at, 14300-577340445 or online at

> A person is not subject to civil liability for furnishing such information, if such person acts without malice, fraud or bad faith.

This notice of compliance must be posted by the employer analkalinad conspicuously in and shout the employer's place of place of reptonent. state of Froids Dristion of Workers' Companisator

69L-6.007, F.A.C. Compensation Notice DFS-F4-1548 Revised March 2010 (Fraud reporting link updated May 2021) i you are injured on the job:

L Notify your employer immediately to get the name of an approved physician. Workers' comp insurance may not pay the medical bills if you don't report your injury promptly to your employer.

 2_{a} Notify the doctor and medical staff that you were injured on the job so that bills may be properly filed.

So If you have any problems with your claim or suffer excessive delays in treatment, contact the State of Florida's Division of Workers' Compensation at 1-800-342-1741.

EMPLOYER -Name: MSI INVENTORY SERVICE CORPORATION Address: P.O. BOX 320129 FLOWOOD MS 39232

CARRIER-Name: THE TRAVELERS INSURANCE COMPANTES Address: P.O. BOX 4514 BUTPALO. NY 14240-4614 AGENT-Name: FISHER BROWN BOTTRELL POLICYNUMMER: UB-1X723605-24-43-0 EFR.Date: 08-24-25

W09P1E21

ción por accidentes de traba Compensation Por accidentes de tracejo pela por todas los pastos médicos y tratamien los autorados que se relacionen con su lesión u enformedad y sean médicamente necessitos. Si usled no puede trabajar o su ingreso es aducido debido a una lesión y enfermedad relacionada con su trabajo, X ha estado incapacitado por más de sieta días, brede que ses elegible bara recipir compensación por una porción de su sueldo.

Recompense de \$25,000.00

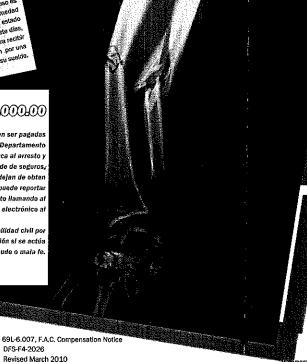
Recompensas de hasta \$25.000.00 pueden ser paradas a personas que proveen información al Departamento de Servicios Financieros que conduzca al arresto y convicción de aquellos que cometen fraude de seguros, Incluyendo empleadores que llegalmente dejan de obten er un seguro por accidentes de trabajo. Se puede reportar sospechas de fraude al Departamento llamando al o por correo electrónico al

> Nadle es sujeto a responsabilidad civil po someter dicha información si se actúa sin malicia, fraude o mala fe.

> > DFS-F4-2026

(Fraud reporting link updated May 2021)

Este notificación delse ser colocadar mantenida en vista por el empenador o julgardedor del iugar o julgardedor de la conte por la contecta de la contec Distaño de o morten estado de la contecta de trabajo



Siusted se lastima en su lugar de empleo:

 ${rac{1}{2}}_{f c}$ Notifique a su empleador inmediatamente para obtener el nombre de un medico autoriza do. Puede que el seguro de compensación por accidentes de trabajo no pague sus cuentas médicas si usted no reporta su accidente lo mas antes posible a su empleador.

2 Notifique al medico y a su personal que usted se lastimó en su lugar de empleo para que las cuentas medicas sean debidamente remitidas.

Si usted tiene algún problema con su reclamo o si tiene demasiadas demoras en su tratamiento, comuníquese con la División de Compensación por Accidentes de Trabajo al 1-800-342-1741

8	EMPLOYER - Name:	MSI INVENTORY SERVICE
Š2	Address:	MSI INVENTORY SERVICE CORPORATION P.O. BOX 326129
		FLOWOOD MS 39232

CARRIER – Name:	THE TRAVELERS INSURANCE	CONPANIES
Address:	P.O. BOX 4614 BUFFALO, NY 14240-4614	
	FISHER BROWN BOTTRELL UB-1X723605-24-43-G	Eff. Date: 08~24-24 Exp. Date: 08-24-25

Monthly Fee	Per Purchase	ATMWithdrawal	Cash Reload
N/A	\$0	\$0 In-Network	N/A
		\$1.75 Out-of-Network	
ATM Balance Inquiry (Ir	-Network and Out-of-Networ	rk)	\$0.75*
Customer Service			\$0
Inactivity (After 180 days with no transactions)			\$5.00 per month*
We charge 13 other ty	pes of fees.		

For general information about prepaid accounts, visit *cfpb.gov/prepaid*. Find details and conditions for all fees and services in the card packet.

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
ATM Withdrawal Decline	\$0.75	locations can be found at <u>allpointnetwork.com</u> . This is our fee for each In-Network or Out-of-Network ATM Withdrawal Decline. You may
(In-Network and Out-of- Network)		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	* 0.75	This is surface for each ATNA Delever law in Maximum class has the showed a face builty ATNA
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	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. 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. For cardholders with a Texas residential address, the Inactivity fee will not be charged after card has been inactive for more than 12 months. For Minnesota and New York workers this fee is waived. For Hawaii workers, accounts with a balance of \$0.00 and no activity for more than six (6) months will be closed.	
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.	
Your funds are eligible for EDIC insurance. Your funds will be held at or transferred to The Bancorp Bank an EDIC-insured institution. Once there, your funds are insured up to			

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/d*

No overdraft/credit feature.

Contact Cardholder Services by calling **1-877-889-0050** by mail at **Cardholder Services**, **P.O. Box 551617**, **Jacksonville**, **FL 32255** or visit *paychekplus.com*. For general information about prepaid accounts, visit *cfpb.gov/prepaid*. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit *cfpb.gov/complain*t.

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

03263-36-73 / 08-20

		e que aceptar esta tarjeta de nómina. dor sobre otras maneras de recibir su	
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 A	TM (Dentro o Fuera de la F	Red)	\$0.75*
Servicio de Atención al	\$0		
Inactividad (después de 180 días sin transacciones) \$5.00 por mes*			
Cobramos otros 13 tip	oos de cargos.		
en el que reside o trabaja.	neras de acceder a su paç rédito.	a diferente, dependiendo de cómo y dón go sin cargos se encuentra en el paquet	, ,
Para obtener información genera Encuentre detalles y condiciones	al sobre cuentas prepagada s de todos los cargos y ser	as, visite <i>cfpb.gov/prepaid</i> . vicios en el paquete de la tarjeta .	
a Tarjeta de Nómina PaychekPLUS he Bancorp Bank, Miembro FDIC.	!® Elite Visa® es emitida por 7	The Bancorp Bank, Miembro FDIC, conform	e a una licencia de Visa U.S.A. Inc.

Controles del idioma inglés. Esta traducción se provee para su conveniencia. Los significados de términos, condiciones y representaciones contenidas en este material están sujetos a definiciones e interpretaciones del idioma inglés. Es posible que la traducción no represente precisamente la información original en inglés.

Número de Programa 54718983 / 06-20

Todos los Cargos	Monto	Detalles
	MOIILO	
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: <u>allpointnetwork.com</u> .
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		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 d	e 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.

Continúa en la siguiente página

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.

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/deposit/deposit/pepaid.html* para obtener detalles.

Sin prestación de sobregiro/crédito.

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 *paychekplus.com*. 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*.

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.

Controles del idioma inglés. Esta traducción se provee para su conveniencia. Los significados de términos, condiciones y representaciones contenidas en este material están sujetos a definiciones e interpretaciones del idioma inglés. Es posible que la traducción no represente precisamente la información original en inglés.

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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