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 <mark>employees are</mark> also covered by the la

Continue your group health plan coverage while you are on leave on the same basis as if you had not

• Allow you to return to the same job, or a virtually identical job with the same pay, benefits and other

Your employer cannot interfere with your FMLA rights or threaten or punish you for exercising your

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

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 cour

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

rights under the law. For example, your employer cannot retaliate against you for requesting FMLA leave

but are subject to the jurisdiction of the U.S. Office of Personnel Management or Congress.

Generally, to request FMLA leave you must

What does my employer need to do?

or cooperating with a WHD investigation.

Where can I find more information?

About your FMLA rights and responsibilities, and

If you are eligible for FMLA leave, your employer must:

Allow you to take job-protected time off work for a qualifying reason,

working conditions, including shift and location, at the end of your leave.

· How much of your requested leave, if any, will be FMLA-protected leave

Scan the QR code to learn about our WHD complaint process.

etermines that you are eligible, your employer must notify you in writing:

Age Discrimination

least forty years of age.

requirements herein

of the individual's age.

the individual's age.

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 workrelated 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.

Contact OSHA. We can help.

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



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

obligated to pay the higher rate

Federal Minimum Wage

\$7.25 PER HOUR BEGINNING JULY 24, 2009 mployers to display this poster where employees can readily see it. OVERTIME PAY: at least 1½ 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. And on Jan. 1, 2025, most salaried workers who make less than \$1,128 per week will become eligible for overtime pay. As these changes occur, job duties will continue to determine overtime exemption status for most salaried employees.

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.

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 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 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 employee to express breast milk

WHAT ARE SOME POSSIBLE ACCOMMODATIONS FOR PREGNANT WORKERS?

EMPLOYEE RIGHTS UNDER THE FAIR LABOR STANDARDS ACT 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 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 ADDITIONAL INFORMATION:

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

Schedule changes or time off to go to health care appointments Extra bathroom breaks 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

WHAT OTHER FEDERAL EMPLOYMENT LAWS MAY APPLY TO PREGNANT WORKERS? ner 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 Opportunity 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

Equal Employment Opportunity

Know Your Rights: Workplace Discrimination is Illegal The U.S. Equal Employment Opportunity Commission (EEOC) enforces Federal laws that rotect 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.

• Employees (current and former), including managers and temporary employees 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

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:

• Sex (including pregnancy and related conditions, sexual orientation, or gender identity) Age (40 and older)

 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

What Employment Practices can be Challenged as Discriminatory? Discharge, firing, or lay-off Harassment (including unwelcome verbal or physical conduct) Hiring or promotion

Pay (unequal wages or compensation)

· Failure to provide reasonable accommodation for a disability or a sincerely held religious belief, bservance or practice

 Job training 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 scrimination (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. Call 1-800-669-4000 (toll free) 1-844-234-5122 (ASL video phone) Visit an EEOC field office (information at www.eeoc.gov/field-office)

Additional information about the EEOC, including information about filing a charge of scrimination, 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

Race, Color, Religion, Sex, Sexual Orientation, Gender Identity, National Origin Executive Order 11246, as amended, prohibits employment discrimination by Federal contractor 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.

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 nitations of an otherwise qualified individual with a disability who is an applicant or emp 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. 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., with three years of discharge or release from active duty), active duty wartime or campaign badge veterans, or Armed Forces service medal veterans. Retaliation is prohibited against a person who files a complaint of discrimination, participates in

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

an OFCCP proceeding, or otherwise opposes discrimination by Federal contractors under these

200 Constitution Avenue N W 1-800-397-6251 (toll-free) Washington, D.C. 20210 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/

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 provise 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 prohibit employment discrimination on the basis of sex in educational programs or activities which

receive Federal financial assistance. Section 504 of the Rehabilitation Act of 1973, as amended, prohibits employment discriminatio 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 receive

Federal financial assistance, you should immediately contact the Federal agency providing such Updated 6/23

No Smoking

the Louisiana Smoke-Free Air Act (Act 815).

Smoking is PROHIBITED in accordance with © The Louisiana Campaign for Tobacco-Free Living. For more information visit myTFL.org or call



1-866-I-AM-4-TFL

Workers' Compensation Fraud

Workers' compensation fraud is punishable by Louisiana law

WHAT IS WORKERS' COMPENSATION FRAUD Common forms of workers' compensation fraud include: Faking an injury or illness in order to collect workers' compensation benefits Claiming that a work-related injury or illness is more severe than it really is Claiming that an injury which occurred in another location happened in the workplace

Workers' Compensation Fraud.

Out-of-state motor vehicles

Collecting workers' compensation benefits long after an injury has healed These actions are illegal. Under the Louisiana Workers' Compensation law [Louisiana Revised Statutes, Section 23: 1208], it is unlawful:

to punishment based on the value of the benefits or payment obtained. [L.R.S., Section

For any person, for the purpose of counseling or defeating any workers' compensation benefit payment for themselves (himself) or another person, to willfully make a false statement or · For any person, either directly or indirectly, to aid and abet an employer or claimant or counsel an employer or claimant to willfully make a false statement or representation. What can happen to you? Any person who violates these provisions of the Workers' Compensation law will be subject

The Louisiana Workforce Commission is working with law enforcement to find and prosecute · \$10,000 or more: The person shall be imprisoned (with or without hard labor) for up to 10 vears, fined up to \$10,000, or both. Between \$2,500 and \$10,000: The person shall be imprisoned (with or without hard labor) for up to 5 years, fined up to \$5,000, or both. Less than \$2,500: The person shall be imprisoned (with or without hard labor) for up to 6

> Any person who violates these provisions of the Workers' Compensation law may also be assessed civil penalties by the workers' compensation judge or not less than \$500 or more than \$5,000 and may be ordered to make restitution for benefits claimed or payments obtained through fraud. [L.R.S. Section 23:1208(D)] Any employee who violates these provisions of the Workers' Compensation law will, upon

> determination by a workers' compensation judge, forfeit any right to compensation benefits [L.R.S. 23:1208(E)] TO REPORT WORKERS' COMPENSATION FRAUD CONTACT

Louisiana Workforce Commission Workers' Compensation Fraud Section Toll-Free Fraud Hotline: 1-800-201- 3362 (All information remains anonymous)

Out of State Motor Vehicle

Duties of employees and employers Any person who is a resident of a state which requires registration of the motor vehicle or motor vehicles of a person who is employed in that state within thirty days of such employment, and who is employed in and maintains a residence in Louisiana and who operates one or more vehicles on the public streets and roads in Louisiana shall apply for a certificate of registration for each of those vehicles within thirty days of the date on which the person was employed in Louisiana. B. Each employer in this state shall notify each person employed by that employer of the requirement of Subsection A of this Section. The notice shall be by direct communication at the time of polovment and by posting a notice in a prominent location at the place of employment. C. The provisions of this Section shall not be applicable to members actively serving in the armed forces of the United States. This notice must be posted in a conspicuous place, setting forth information to effectuate this purpose. An Equal Opportunity Employer Program. Auxiliary aids and services are available upon

National Guard

you have been discriminated against or denied such rights on account of your service in the uniformed services, contact the Employer Support of the Guard and Reserve Committee at 1-800-336-4590, or log on to <u>www.ESGR.org</u>, or e-mail questions to questions@LAESGR.com.

You have certain protected employment and re-employment rights, freedom from discrimination rights, and civil relief rights. Under state and federal law, if you feel that



TO REORDER, CALL 1-888-488-7678 OR ORDER AT STATEANDFEDERALPOSTER.CO



Family Medical Leave Act

EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT 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:

 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 employed 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 Your serious mental or physical health condition that makes you unable to work, 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 supersede any state or local law or collective bargaining agreement that provides greater family or medical leave rights. State

• 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 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 You have the right to use FMI A 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

Am I eligible to take FMLA leave? ou are an eligible employee if all of the following apply 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" requirement

a test or for exercising other rights under the Act.

restrictive with respect to lie detector tests.

Marry or divorce?

ended a job)?

Your tax credits?

at work is measured.

time at work is measured

employer within one year of:

rom occupational disease.

Louisiana Department of Veterans Affairs

Call 225.219.5000 · Email veteran@la.gov ·

health care to connect.

Mail to 602 N. Fifth St., Baton Rouge, LA 70802

Mental Health and Substance Abuse Resources

Veteran Homelessness Prevention

LDVA's Veterans Outreach Program

Educational Benefits

Sickle Cell Trait Discrimination

Call 225.219.5006 · Email veteran@la.gov

Compensation and Pension Benefits

resources, contact LDVA's Veterans Outreach Program.

U.S. Department of Veterans Affairs Veterans Crisis Line

Dial 988 then press 1 \cdot Text 838255 \cdot Chat at veteranscrisisline.net

I the date of death.

give notice.

Updated 4/2

Change your name?

Gain or lose a dependent?

Your itemized deductions?

Were there major changes to ..

YOU MAY NEED TO CHECK YOUR WITHHOLDING

Since you last filed Form W-4 with your employer did you.

Your nonwage income (interest, dividend, capital gains, etc.)?

Your family wage income (you or your spouse started or

ou 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 vear. 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

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

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 (armored car, alarm, and quard), 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

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 thei

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

UNITED STATES DEPARTMENT OF LABOR

WAGE AND HOUR DIVISION



IRS Withholding 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 your withholding. For more details, get Publication 919, How Do I Adjust My Tax Withholding?, or use the Withholding

> 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.

Calculator at www.irs.gov/individuals on the IRS website

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

periods or exclusions (e.g., pre-existing condition exclusions) except for service-

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

• 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

An interactive online USERRA Advisor can be viewed at https://webapps.dol.gov/

VETS at 1-866-4-USA-DOL or visit its website at https://www.dol.gov/agencies/vets/.

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

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

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

proceeding under USERRA, even if that person has no service connection.

of Special Counsel, as applicable, for representation. • You may also bypass the

Updated 1/17

Updated 6/22

• FOR USE BY PRIVATE SECTOR AND STATE GOVERNMENT EMPLOYERS • HEALTH INSURANCE PROTECTION YOUR RIGHTS UNDER USERRA THE UNIFORMED SERVICES EMPLOYMENT • If you leave your job to perform military service, you have the right to elect to

connected illnesses or injuries.

ENFORCEMENT

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.

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

f 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



Beginning January 1, 2025, the minimum wage shall be set at \$10.00 per hour.

Every employer in the state shall pay to each employee wages at a rate of not less

Every employer in the state shall pay to each employee wages at a rate of not less

In case of injury or death caused by a work-related accident, an injured employee

or any person claiming to be entitled to compensation either as a claimant or as a

representative of a person claiming to be entitled to compensation, must give notice

to the employer within 30 days of the injury. If notice is not given within 30 days, no

payments will be made for such injury or death. In addition, any fraudulent action by

as well as civil liabilities. The employer shall state the time, place, nature or cause

of injury, or otherwise, unless it is shown that the employer was in fact misled to his

detriment thereby. Failure to give notice may not harm the employee if the employer

knew of the accident or if the employer was not prejudiced by the delay or failure to

The mission of the Louisiana Department of Veterans Affairs is to provide

comprehensive care and quality service to Louisiana's veterans, and their families,

with regard to health care, education, disability benefits, long-term care and burial

The U.S. Department of Veterans Affairs provides 24/7, confidential crisis support to

veterans and their loved ones. Veterans do not have to be enrolled in VA benefits or

There are a host of mental health and substance abuse resources for veterans. The

and their Families website provides a listing of these resources from organizations

across the state. For more information about mental health and substance abuse

Visit linktr.ee/LaGovernorsChallenge · Call 225.219.5006 · Email veteran@la.gov

The Louisiana Department of Veterans Affairs partners with the state's continuums

of care and non-profit organizations to prevent veteran homelessness, and to help

The Louisiana Department of Veterans Affairs serves Louisiana's 283,000 veterans

accredited veterans assistance counselors staff 74 veterans service offices across the

The Louisiana Department of Veterans Affairs' State Approving Agency staff work with

school certifying officials to accept GI Bill payments on behalf of student veterans and

their dependents. Additionally, LDVA staff administer Louisiana Title 29 Dependents'

Educational Assistance to children of veterans granted at least 90% service-

Prohibition of sickle cell trait discrimination: exceptions

state and file claims with the federal VA on behalf of veterans for compensation and

pension. To locate an office: Visit vetaffairs.la.gov/locations · Call 225.219.5000 ·

and their families connecting them with the benefits they have earned. LDVA's

veterans who are currently homeless into emergency, transitional or permanent

housing. For more information about veteran homelessness prevention, contact

Governor's Challenge to Prevent Veteran Suicide Among Service Members, Veterans

the employer, employee, or any other person for the purpose of obtaining or defeating

any benefit or payment of workers' compensation shall subject such person to criminal

than twelve dollars per hour for hours worked in a pay period, regardless of how the

than ten dollars per hour for hours worked in a pay period, regardless of how the time







If, at any time, the federal minimum hourly wage rate set by Section 6 of the federal

higher than the state minimum wage rate, then the state minimum wage rate shall be

Fair Labor Standards Act of 1938, or a successor federal law, is raised to a rate

Beginning January 1, 2026, the minimum wage shall be set at twelve dollars per hour. In addition to any other remedy provided by law, an employee shall have a civil right of action for damages against an employer for a violation of the provisions of R.S.

Workers' Compensation

increased to the rate of the federal minimum wage rate.

You should report to your employer any occupational disease or personal injury that is In the event you are injured, you are entitled to select a physician of your choice for work-related, even if you deem it to be minor. treatment. The employer may choose another physician and arrange an examination which you would be required to attend.

Occupational Disease or Death In case of an occupational disease, all claims are barred unless the employee files a Formal Claim claim with his/her employer within one year of the date that: In order to preserve your right to benefits under the Louisiana Workers' Compensatio Law, you must file a formal claim with the Office of Workers' Compensation I the disease manifests itself 2 the employee is disabled as a result of the disease. Administration within one year after the accident if payments have not been made or 3 the employee knows or has reasonable grounds to believe that the disease is within one year after the last payment of weekly benefits. occupationally related. In case of death arising from an occupational disease, all Information

claims are barred unless the dependent(s) file a claim with the deceased employee's If you desire any information regarding your rights and entitlement to benefits as prescribed by law, you may call or write to the Office of Workers' Compensation Administration, Post Office Box 94040, Baton Rouge, Louisiana 70804-9040 or 2 the date the claimant has reasonable grounds to believe that the death resulted telephone (225) 342-7555 Name and Address of Insurance Company

Notice shall be given by delivering it or sending it by certified mail or return

Call 225.219.5000 · Email veteran@la.gov

Outreach Program at 225.219.5006 or veteran@la.gov.

receipt requested to: Employer Representative

R.S. 23:1302 states that this notice should be posted in a convenient and conspicuous place in the employer's place of business

Veterans Benefits iiiii WORKFORCE connected rating, including Individual Unemployability (excluding temporary ratings).

Employment Assistance and Business Owner Resources The State of Louisiana and the federal government offer employment assistance to veterans through their Civil Service programs, the Louisiana Workforce Commission (LWC) and the federal VA Veteran Readiness and Employment (VR&E). Specifically, LWC's Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program (DVOP) work with veterans to prepare them for and assist in securing employment. For business owners, Louisiana Economic Development has several veteran-related programs. For more information about employment assistance, contact LWC's Office of Workforce Development's Veterans' Program Manager Eric Taylor at 337.262.5750 or etaylor1@lwc.la.gov. For more information about resources for business owners, contact LDVA's Veterans

Louisiana veterans are eligible for income tax exemptions for military retirement pay, and service-connected Louisiana veterans are eligible for residential property tax exemptions on their primary residence. For state property tax exemptions on your Louisiana residence, call your parish assessor's office. For Louisiana income tax exemptions on military retirement pay, call Defense Finance Accounting Service (DFAS) at 866.912.6488.

State-run Veterans Homes and Cemeteries The Louisiana Department of Veterans Affairs operates five state-run veterans homes and five state-run veterans cemeteries providing a place for veterans to live at our homes, and a final resting place of honor at our cemeteries. See contact information below for admission to a veterans home or eligibility and interment at a veterans

Louisiana Veterans Home 225.634.5265 Central Louisiana Veterans Cemetery 337.238.6405 Northeast Louisiana Veterans Home 318.362.4206 Northeast Louisiana Veterans Cemetery 318.728.4346

Northwest Louisiana Veterans Home 318.741.2763 Northwest Louisiana Veterans Cemetery 318.925.0612 Southeast Louisiana Veterans Home 985,479,4080 Southeast Louisiana Veterans Cemetery 985.646.6458 Southwest Louisiana Veterans Home 337.824.2829 Southwest Louisiana Veterans Cemetery 337.246.7094

Pursuant to La R.S. 29:771.1 (Act 46, 2023 Regular Session)

Sickle Cell Trait Discrimination 3. Cause or attempt to cause an employer to discriminate against an individual in

violation of the provisions herein.

A. It is unlawful for an employer to engage in any of the following practices: I. Fail or refuse to hire, or to discharge, any individual or otherwise discriminate against any individual with respect to his compensation, terms, conditions, or privileges of employment, because such individual has sickle cell trait. 2. Limit, segregate, or classify his employees in any way which would deprive or tend to deprive any individual of employment opportunities, or otherwise adversely affect his status as an employee, because such individual has sickle cell trait. . Reduce the wage rate of any employee in order to comply with the provisions **B.** It is unlawful for an employment agency to fail to refer or refuse to refer for

employment, or otherwise to discriminate against, any individual because such individual has sickle cell trait, or to classify or refer for employment any individual on the basis that such individual has sickle cell trait. C. It is unlawful for a labor organization to engage in any of the following practices: 1. Exclude or expel from its membership, or otherwise discriminate against, any individual because of sickle cell trait. 2. Limit, segregate, or classify its membership, or classify or fail to refer or refuse to refer for employment any individual in any way which would deprive or tend to deprive any individual of employment opportunities, or limit such employment opportunities. or otherwise adversely affect his status as an employee or as an applicant for employment, solely because such individual has sickle cell trait.

applicants for employment, for an employment agency to discriminate against any individual, or for a labor organization to discriminate against any member thereof or applicant for membership because such individual, member, or applicant for membership has opposed any practice made unlawful by this Section, or because the individual, member, or applicant for membership has made a charge, testified, assisted, or participated in any manner in an investigation, proceeding, or litigation under the provisions herein. E. It is unlawful for an employer, labor organization, or employment agency to print or publish, or cause to be printed or published, any notice or advertisement relating to employment by such employer or membership in or any classification or referral for employment by such a labor organization, or relating to any classification or referral

for employment by such employment agency indicating any preference, limitation,

specification, or discrimination based on sickle cell trait. Acts 1997, No. 1409, §1

D. It is unlawful for an employer to discriminate against any of his employees or

If you believe you have been discriminated against, please contact the Louisiana Commission on Human Rights at 1-888-248-0859 or visit us at www.gov.state.la.us/ Human Rights/humanrightshome.htm. LSA-R.S. 51:2231(c) Every employer, employment agency, and labor organization shall post and keep posted in conspicuous places upon its premises, setting forth information to effectuate

Unemployment Insurance seeking unemployment benefits under an unemployment insurance law of another

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

state or the United States.

Louisiana Trust Fund from which benefits are paid. No amount of contributions to the Trust Fund is deductible from your earnings. **Total Unemployment** You may be eligible to receive unemployment insurance benefits provided: I You are unemployed.

Your employer is subject to the Louisiana Employment Security Law and is required

to post this notice in a conspicuous place. Your employer has contributed to the

3 You are able to work, available for work, and actively conducting a search for work. 4 You have been paid wages by employers subject to the Louisiana Employment Security Law during your base period in an amount sufficient to qualify you under the Disqualification

You may be disqualified from drawing benefits on your claim if:

participating, or in which you are interested.

You have left work voluntarily without good cause attributable to a substantial change made to the employment by the employer. 2 You have been discharged for misconduct connected with your work. 3 You fail without good cause to: (a) apply for available suitable work, (b) accept suitable work when offered, or (c) return to your customary self-employment when 4 You have been discharged for the use of illegal drugs. You may also be disqualified: 1 For any week with respect to which the Administrator finds that your unemployment is due to a labor strike which is in active progress at the factory, establishment

or other premises at which you are or were last employed, and in which you are

For any week with respect to which or a part of which you have received or are

3 For any week with respect to which or a part of which you are receiving or have received other remuneration (i.e., Workers' Compensation, pensions, vacation pay wages in lieu of notice, or severance pay). If you make a false statement knowing it to be false or intentionally fail to disclose

an important fact in order to receive or increase a benefit amount, you shall be

disqualified for not more than the 52 weeks which immediately follow the week in which such determination is made and shall not be entitled to further benefits until cash repayment has been made or the claim for repayment has prescribed. In addition, the law provides: Whoever makes a false statement or representation to the Agency knowing it to be false, or knowingly fails to disclose a material fact to obtain or increase any benefit or other payment under this Chapter, or under an employment security law of any other State, or the Federal Government, or of a foreign government, either for himself or for any other person, shall be guilty of a misdemeanor, and shall be fined not less than \$50 and not more than \$1,000 or imprisoned for not less than 30 days nor more than 90 days, or both, in the discretion of the court. Each such false statement or representation or failure to disclose a material fact shall constitute a separate offense. To file a new unemployment claim, reopen an existing claim, file for weekly unemployment benefits, or to get answers about your Unemployment Insurance

online, visit us on the Web at www.laworks.net. If you do not have access to the internet, or prefer to manage your Unemployment Insurance claim by phone, call the Unemployment Insurance Call Center at 1-866-783-5567. This notice must be posted in a convenient and conspicuous place in the employer's place of business.

Age Discrimination

any individual, or for a labor organization to discriminate against any member The prohibitions herein listed shall be limited to individuals who are at thereof or applicant for membership because the individual, member, or applicant for membership has opposed any practice made unlawful by this Section, or A. It is unlawful for an employer to engage in any of the following practices: because such individual, member or applicant for membership has made a charge, testified, assisted, or participated in any manner in an investigation, discriminate against any individual with respect to his compensation, or his terms, conditions, or privileges of employment because of the individual's

proceeding, or litigation pursuant to the listed herein provisions. E. It is unlawful for an employer, labor organization, or employment agency to print or publish, or cause to be printed or published, any notice or advertisement relating to employment by the employer or membership in or any classification or referral for employment by such an employment agency indicating any preference, limitation, specification, or discrimination based on age. F. It is not unlawful for an employer, employment agency, or labor organization to engage in any of the following practices: 1. Take any action otherwise prohibited under Subsection A, B, C,

or E, where age is a bona fide occupational qualification reasonably necessary for the normal operation of the particular business, or where the differentiation is based on reasonable factors other than age. 2. Take any action otherwise prohibited under Subsection A, B, C, or E to observe the terms of a bona fide employee benefit plan, such as retirement, pension, or insurance plan, which is not a subterfuge to evade the purpose herein except that no such employee benefit plan shall excuse the failure to hire any individual. 3. Discharge or otherwise discipline an individual for good cause. Acts

If you believe you have been discriminated against, please contact the Louisiana Commission on Human Rights at 1-888-248-0859 or visit us at www.gov.state.

effectuate this purpose.

Earned Income Credit

Earned Income Credit EIC 2024

Notice to Employees of Federal Earned Income Tax Credit (EIC) If you make \$60,000* or less, your employer should notify you at the time of iring of the potential availability of Earned Income Tax Credits. Earned Income Tax Credits are reductions in federal income tax liability for which you may be eligible if you meet certain requirements. Additional information and forms for these programs can be obtained from your employer or the Internal Revenue

1. Fail or refuse to hire, or to discharge, any individual or otherwise

2. Limit, segregate, or classify his employees in any way which would

deprive or tend to deprive any individual of employment opportunities

3. Reduce the wage rate of any employee in order to comply with the

B. It is unlawful for an employment agency to fail or refuse to refer for

C. It is unlawful for a labor organization to engage in any of the following

1. Exclude or expel from its membership, or otherwise to discriminate

2. Limit, segregate, or classify its membership, or to classify or fail or

refuse to refer for employment any individual, in any way which would

3. Cause or attempt to cause an employer to discriminate against an

deprive or tend to deprive any individual of employment opportunities, or

would limit such employment opportunities or otherwise adversely affect

his status as an employee or as an applicant for employment, because of

D. It is unlawful for an employer to discriminate against any of his employees or

applicants for employment, for an employment agency to discriminate against

against any individual because of his age.

individual in violation of the provisions herein

or otherwise adversely affect his status as an employee because of the

employment, or otherwise to discriminate against, any individual because of the

individual's age, or to classify or refer for employment any individual on the basis

*Earned Income and adjusted gross income (AGI) must each be less than: • \$59,899 (\$66,819 married filing jointly) with three or more qualifying children • \$55,768 (\$62,688 married filing jointly) with two qualifying children • \$49,084 (\$56,004 married filing jointly) with one qualifying child • \$18,591(\$25,511 married filing jointly) with no qualifying children

You may claim the Earned Income Credit on Form 1040 and add Schedule EIC if you have children.

If you need more information regarding the EITC or to check on updates, you should contact the IRS at 1-800-829-1040 or visit the IRS Website at www.irs.gov.

Every employer shall keep conspicuously posted in or about the premises wherein any worker is employed, a printed copy or abstract of those labor laws which the Secretary may designate, in a form to be furnished by the Secretary. R.S. 23:15, 23:1018.2. Revised July 2024 An Equal Opportunity Employer Program. Auxiliary aids and services are

available upon request to individuals with disabilities. 1-800-259-5154 (TDD)

qual opportunity is the law. It is against the law for recipients of Federal financial assistance to discriminate on the basis of the following: 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 any program financially assisted under Title I of the Workforce Innovation & Opportunity Act (WIOA) on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or on the basis of his/her participation in any Louisiana Workforce Commission(LWC) program or activity

The recipient must not discriminate in any of the following areas: . Deciding who will be admitted or who will have access to any LWC financially assisted program or activity, Providing opportunities in, or treating any person with regard to, such a program or activity, 3. Making employment decisions in the administration of, or in connection with, such a program or activity.

> To file your complaint contact: Or you may file at this office: Louisiana Equal Opportunity Officer Director of the Civil Rights Center Compliance Programs Director

Phone: (225) 342-3075 Fax: (225) 342-7961 TDD: 1-800-259-5154

Genetic Discrimination

to obtain genetic testing or preventative cancer screening. Employees must provide at least 15 days notice prior to the leave and make a reasonable effort to schedule the leave so as not to unduly disrupt the employer's operations. An employee shall not be required to share the results of genetic testing or a reventative cancer screening with the employer. The employer is not required to provide paid time off for the leave, but shall permit the employee to use any accrued vacation or other appropriate leave. Key terms are used to establish specific genetic discrimination and privacy protections.

Employers also must grant one day's leave of absence from work

Genetics in the Workplace

their genetic material that may have developed in the course of mployment due to exposure to toxic substances in the workplace. . "Genetic services" are defined as the health services provided to obtain, assess. or interpret genetic information for diagnostic or therapeutic purposes, or for genetic education or counseling. 3. "Genetic test" means the analysis of human DNA, RNA, chromosomes, and those proteins and metabolites used to detect heritable or some somatic disease related

"Genetic monitoring" is the periodic examination of employees to evaluate changes to

genetic monitoring of toxic substance shall be permitted in the workplace. penotypes or karyotypes for clinical purposes. It must be generally accepted in the scientific and medical communities to qualify under this definition **4. "Labor organization"** means any organization which exists for the purpose of Commission on Human Rights at {225} 342 6969, or visit us at www.gov.louisiana.gov/ page/lchr. LSA-R.S. SI:2231(c) collective bargaining with employers concerning grievances, terms, or conditions of employment, or other mutual aid or protection in relation to employment or any agent This notice must be posted in a conspicuous place, setting forth information to effectuate acting for such an organization. . "Medically necessary" means those healthcare services that are in accordance this purpose. R.S. 23:302; R.S. 23:368, 369, and 370

or parish superintendent of schools. No minor under the age of 14 years may be employed, permitted, or suffered to work except as provided in RS 23:151.

3 hours on a school day or 18 hours in a school week; Also, work may not begin before 7 a.m. or end after 7 p.m., except from June 1 through Labor Day, when evening hours are extended to 9 p.m.

for any five hour period without one interval of at least thirty minutes within such period for meals. Such interval shall not be included as part of the working hours of

Youths 14 and 15 years old may work outside school hours in various non-

There are no time standards for minors 16 and 17 years of age regarding the numbers of hours worked per day or per week, however, minors shall receive an eight hour rest break at the end of each work day, before the commencement of the next For purposes of the following items, a day during which school is in session will be that designated as such by the local school superintendent for the

I. No minor 16 years of age who has not graduated from high school shall be

a.m. prior to the start of any school day.

2. No minor 17 years of age who has not graduated from high school shall be employed, or permitted, or suffered to work between the hours of 12:00 a.m. and 5:00 a mi prior to the start of any school day 3. No minor under 16 years of age who has not graduated from high school shall be employed, or permitted, or suffered to work between the hours of 7:00 p.m. and 7:00 a.m., except from June 1 through Labor Day, at which time the permissible hours are extended to 9:00 p.m

4. No minor under the age of 16 years shall be employed, permitted, or suffered to

Minors (except those indentured as apprentices in accordance with Chapter 4 of Revised Statutes, Title 23) shall not be employed, permitted, or suffered to work in the 1. In oiling, cleaning, or wiping machinery or shafting, or in applying belts to pulleys; In or about any mine or quarry;
 In or about places where stone cutting or polishing is done;

1. In or about any plant manufacturing explosives or articles containing explosive

Director of Workforce Development or representatives in the performance of their 3. Hides or causes any minor to escape or gives him warning of the approach of any officer charged with the enforcement of the provision of this Part; or 4. Violates any other provisions of this Part for which a penalty is not otherwise provided, shall be fined not less than one hundred dollars (\$100) nor more than five hundred (\$500), or imprisoned for not less than thirty (30) days nor more than six 5. Any person who violates these provisions shall, in addition to the criminal penalty

provided above, be liable for a civil penalty not to exceed five hundred dollars (\$500) work more than three hours each day on any day when school is in session, nor more or each violation which occurs. Continuing Violations: Penalty Each day during which any violation of these provisions continues shall constitute a separate offense and the employment of any minor in violation of these provisions shall, with respect to such minor, constitute a separate offense.

R.S. 23:241. Revised June 2024 Louisiana Workforce Commission www.laworks.net

Worker Classification

ATTENTION ALL EMPLOYEES, EMPLOYERS, INDEPENDENT **CONTRACTORS AND SUBCONTRACTORS:**

than eighteen hours in any week when school is in session

components, or in the use or transportation of the same;

three of these facts apply to your work.

If you are an employee, you are entitled to:

work, and meet other eligibility requirements.

Non-Discrimination

Modifying food or drink policy;

· Modifying work schedules.

subsequent changes thereto

AMBULANCE:

Updated 12/24

The law says that you are an employee unless: You are free from direction and control in performing your job, AND You perform work that is not part of the usual work done by the business that hired you OR is not performed on the business's premises, AND • You are customarily engaged in an independently established trade, occupation, profession or business.

Your employer cannot consider you to be an independent contractor unless all

IT IS AGAINST THE LAW FOR AN EMPLOYER TO MISCLASSIFY **EMPLOYEES AS INDEPENDENT CONTRACTORS OR PAY EMPLOYEES Employee Rights:**

Workforce Commission Fraud Hotline at 1-(833)-708-2866 or email UITaxfraud@lwc.la.gov. **Independent Contractors:** If you are an independent contractor, you must pay all taxes required by

Employer Consequences: Pursuant to Louisiana Employment Security Law R.S. 23:1711 (G): Penalties for misclassifying a worker as an independent contractor include: • Fines of up to \$2500 per misclassified worker per instance.

Louisiana employers who employ more than twenty-five employees for each working day in each of twenty or more calendar weeks in the current or preceding calendar year are prohibited from discriminating against an applicant for employment or an employee with medical needs causing limitations arising from pregnancy, childbirth, and related medical conditions. Reasonable Accommodations Louisiana employers have a general duty to reasonably accommodate an employee's

physical limitations caused by her pregnancy, unless the employer can demonstrate the accommodation would pose an undue hardship on the operation of its business. "Reasonable accommodation" may include but is not limited to: Making existing facilities readily accessible to and usable by an applicant or employee with covered limitations: Providing scheduled and more frequent or longer compensated break periods; Providing more frequent bathroom breaks: Providing a private place, other than a bathroom stall, for the purpose of expressing

• Providing seating or allowing the employee to sit more frequently if the job requires the employee to stand; Assistance with manual labor and limits on lifting; Temporarily transferring the employee to a less strenuous or hazardous vacant Providing job restructuring or light duty, if available; Acquiring or modifying equipment or devices necessary for performing essential job

 Refuse to promote her. • Refuse to select her for a training program leading to promotion, provided she is able to complete the training program at least three months prior to the anticipated date of departure for her pregnancy leave; · Discharge her from employment or from a training program leading to promotion; • Discriminate against her in compensation or in terms, conditions, or privileges of

• Refuse to transfer her to a less strenuous or hazardous position, if so requested and if a policy, practice, or collective bargaining agreement is in place authorizing such a The provisions of law detailed herein may be found in La. R.S. 23:341 and 23:342.

please visit the following site: https://gov.louisiana.gov/page/lchr. La. R.S. 23:342 states that this notice shall be posted in a conspicuous place in an area that is accessible to employees in an employer's place of business.

Timely Payment of Wages

If your employer should, for reasons within his control, fail to pay you according to that agreement, you must first lodge a complaint with him. If no action is taken to resolve your complaint, you may report the violation to the Louisiana Workforce Commission. This notice must be posted in a conspicuous place, setting forth information to effectuate this purpose. R.S. 23:633(D)

FIRE-RESCUE:

OF THE MONTH

PAYCHECKS ARE ISSUED ON THE

HAZARDOUS MATERIAL:

PAY SCHEDULE IS ☐ WEEKLY ☐ BI-WEEKLY ☐ SEMI-MONTHLY ☐ MONTHLY ☐

la.us/Human Rights/humanrightshome.htm. LSA-R.S. 51:2231(c)

Every employer, employment agency, and labor organization shall post and keep posted in conspicuous places upon its premises, setting forth information to

Additional EITC resources are also available at the IRS EITC Home page: https://www.irs.gov/credits-deductions/individuals/earnedincome-tax-credit-eitc

If you think that you have been subjected to discrimination under a WIOA Titlel financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation. If you elect to file your complaint with the State Equal Opportunity (EO) Officer or with this office, you must wait until the recipient issues a decision or until 90 days have passed, whichever is sooner, before filing with Civil Rights Center (CRC) (see address to the right). If the state EO Officer or this office has not provided you with a written decision within 90 days of the filling of the complaint, you need not wait for a decision to be issued, but

> U. S. Department of Labor Louisiana Workforce Commission 200 Constitution Avenue NW Post Office Box 94094 Room N-4123 1001 North 23rd. Street Washington, DC 20210 Baton Rouge, LA 70804-9094

with evidence-based medical standards or that are considered by most physicians or ouisiana law forbids genetic discrimination and limits genetic testing in the workforce. independent licensed practitioners within the community to be the standard of care. 6. "Preventative cancer screening" means healthcare services necessary for the detection of cancer in an individual, including but not limited to magnetic resonance imaging, ultrasound, or some combination of tests.

> An employer, labor organization or employment agency may request protected genetic information with an offer of employment in limited circumstances. They may request, collect or purchase protected genetic information under limited circumstances if there is a request for, or receipt of, genetic services, and the effect of If you believe you have been discriminated against, please contact the Louisiana

Minor Labor Law Placard ouisiana Minor Labor Law Placard Fitle 23, Chapter 3 of Revised Statutes of 1950 as Amended No minor under the age of 18 years shall be employed until the employer has procured and has on file an employment certificate for such minor issued by the city

manufacturing, non-mining, non-hazardous jobs under the following conditions, if no to work as a driver of a motor vehicle only under certain restrictions. (For an 11. In the operation of passenger or freight elevators or hoisting machines;

> of alcoholic beverage does not constitute the main business of the establishment may employ anyone under the age of 18 provided the minor's employment does not involve the sale, mixing, dispensing, or serving of alcoholic beverages for consumption on the premises. Workforce Development shall, after public hearing thereon determine hazardous or injurious to the life, health, safety or welfare of such minors. Specific Violations: Penalty

An Equal Opportunity Employer Program. | Auxiliary aids and services are available upon request to individuals with disabilities. 1-800-259-5154 (TDD)

• Workers' Compensation benefits for on-the-job injuries. It is a violation of this law for employers to retaliate against anyone who asserts

Louisiana and Federal Law.

disabled employees

Complaints arising from these provisions of law may be made to the Louisiana Commission on Human Rights (LCHR). To learn more or to file a complaint online

Emergency Notice

POLICE:

Visit the IRS on the Web at www.irs.gov or call toll-free at 1-800-829-1040.

Equal Opportunity

may file a complaint with CRC within 30 days of the expiration of the 90 day period.(In other words, within the 120 days after the day on which you filed your complaint with the recipient.)If the State EO Officer or this office does give you a Written Notice of Final Action on your complaint, but you are dissatisfied with the recipient's resolution of your complaint, you may file a complaint with CRC. Such complaints must be filed within 30 days of the date you received the Written Notice

7. "Protected genetic information" is information about the genetic tests of an individual or that of an individual's family members, or the occurrence of a disease, or medical condition or disorder in family members of the individual. Nondiscrimination Louisiana law also provides that an employer, labor organization or employment agency

> 5. In or about iron or steel manufacturing plants, ore reduction works, smelters, foundries, forging shops, hot rolling mills, or in any other place in which the heat 6. In the operation of machinery used in the cold rolling of heavy metals, or in operation of power-driven machinery for punching, shearing, stamping, bending, or . In or about sawmills or cooperage stock mills; 8. In the operation of power-driven woodworking machines, or off-bearing from circular saws;

performing in a band on the premises under written contract with the holder of the alcoholic beverage permit for a specified time period and is under direct supervision of his parent or legal guardian during such time. Any place or establishment holding a duly issued retail dealer's alcoholic beverage permit or license, for which the sale 14. In any other place of employment or in any other occupation that the Director of

• Prohibited from contracting with any state agency or political subdivision of the • Unemployment benefits, if unemployed through no fault of your own, able to state for three years.

• Deny leave to her for a reasonable amount of time;

Your employer has a duty to inform you at the time of your hire what your wage rate will be, how often you will be paid and how you will be paid, and of any

LOUISIANA

iilii WORKFORCE COMMISSION

organization or joint labor management committee controlling apprenticeship, on-the-job training, or other training program shall not discriminate on the basis of protected genetic

10. As a driver of any motor vehicle on a public road if they are 16 years of age or younger. Minors 17 years of age or older may be employed, permitted, or suffered explanation of these restrictions contact the Louisiana Workforce Commissio 12. In spray painting or in occupations involving exposure to lead or its compounds, o to dangerous or poisonous dyes and chemicals

1. Émploys, permits or suffers a minor to work in violation of the provision of this part; 2. Refuses to the Director of Workforce Development or authorized representatives admission to the premises where minors are employed, or otherwise obstructs the

• Deny the same benefits and privileges of employment given other non-pregnant persons, including the taking of disability or sick leave made available to temporarily

shall not discriminate on the basis of protected genetic information, and an employer, labo

13. In any place or establishment in which the sale of alcoholic beverages, as defined in R.S. 26:241, constitutes its main business, unless the minor is a musician No minor under the age of 16 years may be employed, permitted, or suffered to work

employed, or permitted, or suffered to work between the hours of 11:00 p.m. and 5:00

their rights under the law. Retaliation subjects an employer to civil penalties, a lawsuit or both. If you have questions about whether you are an employee or

• Imprisonment for up to 90 days.

In addressing an employee's pregnancy, childbirth, or related medical condition, Louisiana employers may not:

Payday Notice

Updated 3/17

independent contractor, or you want to file a complaint, call the Louisiana

□ MONDAY □ TUESDAY □ WEDNESDAY □ THURSDAY □ FRIDAY □ SATURDAY □ SUNDAY



Workers' Compensation

Reporting Injury

work-related, even if you deem it to be minor. occupational disease or personal injury that is You should report to your employer any

Occupational Disease or Death

his/her employer within one year of the date that: barred unless the employee files a claim with In case of an occupational disease, all claims are

- 1 the disease manifests itself.
- 2 the employee is disabled as a result of the disease.
- 3 the employee knows or has reasonable grounds to believe that the disease is occupationally related.

employee's employer within one year of: dependent(s) file a claim with the deceased disease, all claims are barred unless the In case of death arising from an occupational

- 1 the date of death.
- 2 the date the claimant has reasonable grounds to occupational disease. believe that the death resulted from

Filing Notice

criminal as well as civil liabilities. compensation shall subject such person to defeating any benefit or payment of workers' or any other person for the purpose of obtaining or any fraudulent action by the employer, employee, will be made for such injury or death. In addition, claiming to be entitled to compensation, must give If notice is not given within 30 days, no payments notice to the employer within 30 days of the injury claimant or as a representative of a person claiming to be entitled to compensation either as a accident, an injured employee or any person In case of injury or death caused by a work-related

with the employer at the address shown to the The above mentioned notice should be filed

W17P2I03

was not prejudiced by the delay or failure to give employer knew of the accident or if the employer unless it is shown that the employer was in fact place, nature or cause of injury, or otherwise, notice may not harm the employee if the misled to his detriment thereby. Failure to give because of any inaccuracy in stating the time A notice so given shall not be held invalid

Physicians

arrange an examination which you would be select a physician of your choice for treatment. In the event you are injured, you are entitled to required to attend The employer may choose another physician and

Formal Claim

must file a formal claim with the Office of the Louisiana Workers' Compensation Law, you weekly benefits. made or within one year after the last payment of year after the accident if payments have not been Workers' Compensation Administration within one In order to preserve your right to benefits under

Information

and entitlement to benefits as prescribed by law, telephone (225) 342-7555. 94040, Baton Rouge, Louisiana 70804-9040 or If you desire any information regarding your rights Compensation Administration, Post Office Box you may call or write to the Office of Workers'

> it by certified mail or return receipt requested to: Notice shall be given by delivering it or sending

Employer Representative

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MSI INVENTORY SERVICE FLOWOOD MS 39232 P.O. BOX 320129 CORPORATION

R.S. 23:1302 states that this notice should be the employer's place of business. posted in a convenient and conspicuous place in

Revised May 2003

Name and Address of Insurance Company

DALLAS, TX 75266-0456 P.O. BOX 660456 THE TRAVELERS INSURANCE COMPANIES

COMMISSION WORKFORCE LOUISIANA

An Equal Opportunity Employer Program. Auxiliary aids and services are available upon request to individuals with disabilities. 1-800-259-5154 (TDD)

(800) 238-6225

You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.					
Monthly Fee	Per Purchase	ATMWi	thdrawal	Cash Reload	
N/A	\$0	\$0	In-Network	N/A	
\$1.75 Out-of-Network					
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 ty	pes of fees.				

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.

No overdraft/credit feature. Your funds are eligible for FDIC insurance.

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		Visa® Payroll Card – 54718983 Details
Get Cash	, anount	
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.

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 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.

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

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 tip	os de cargos.		

^{*}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.

Sin prestación de sobregiro/crédito.

Sus fondos son elegibles para el seguro FDIC.

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.

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.

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

Lista de Todos los Cargos de la Tarjeta de Nómina PaychekPLUS!® Elite Visa® – 54718983

	1	Detalles	
Todos los Cargos	Monto	Detailes	
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: allpointnetwork.com.	
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).	
0 1			
Uso de Su Tarjeta Fuera d Compra Internacional	e los EE. \$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 Internaciona El operador del ATM también puede cobrarle un cargo, incluso si no termina de realiza 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/deposits/prepaid.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.

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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.

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