

EMPLOYEE DIRECT DEPOSIT AUTHORIZATION AGREEMENT

(Please Complete One Form For Each Deposit Request)

Company Name: _____

I (we) hereby authorize and request the COMPANY, to make payment of any amounts owing to me (either of us) by initiating credit entries to my (our) account indicated below in the bank named below, hereinafter called BANK, and I (we) authorize and request BANK to accept any credit entries initiated by COMPANY to such account and to credit the same to such account without responsibility for the correctness thereof.

I (we) authorize and request COMPANY to effect repayment to COMPANY for amounts owed it because of a prior erroneous credit initiated to my (our) account if prior to the correcting entry, the COMPANY has sent or delivered to me written notice of the correction and the reason therefore; and the correcting entry is transmitted in such time as to be delivered or made available to BANK before midnight of the tenth day next following settlement for the erroneous entry.

I understand that it is my responsibility to verify that payments have been credited to my account(s) and that the COMPANY or Payroll Strategies assumes no liability for overdrafts for any reason. I understand that in the event my employer notifies my financial institution that I am not entitled to the funds deposited to my account, my bank is authorized to debit my account for the amount of the adjustment and the COMPANY or Payroll Strategies assumes no liability for overdrafts for any reason.

I understand that deposit of my earnings into my account by Payroll Strategies may be an advance of funds on behalf of my employer, which is subject to the successful collection of these funds by Payroll Strategies from my employer's bank. If within 30 days of Payroll Strategies making the deposit into my account, my employer does not make available to Payroll Strategies the funds that were advanced to make the deposit into my account, I authorize Payroll Strategies to charge my account to recover said advance.

It is understood that this agreement may be terminated by me (either of us) at any time by written notification to COMPANY or BANK. Any such notification to COMPANY shall be effective only with respect to entries initiated by COMPANY after receipt of such notification and a reasonable opportunity to act on it. Any such notification to BANK shall be effective only with respect to entries credited to my (our) account by BANK after receipt of such notification and a reasonable time to act on it.

I (we) recognize, acknowledge and accept this service is being provided for my (our) convenience. As such, I (we) agree to hold the COMPANY, Payroll Strategies LLC., each participating bank and NACHA harmless from any claim incident to the operation of this plan, arising from any act or omission by the COMPANY and/or Payroll Strategies LLC. and their employees, including without limitation any claim based on alleged loss as a result of non-credit of any deposit, and any claim which may be made by any depositor as a result of the rejection of any of his/her debits because of insufficient funds arising from the failure to credit deposits to his/her account.

ATTACH VOIDED CHECK AS PROOF OF ACCOUNT NUMBER AND ROUTING TRANSIT NUMBER. PLEASE DO NOT SEND A DEPOSIT SLIP.

Employee _____ Name of Institution: _____

Routing #: _____ Account #: _____

Account Type:

Deposit Options: (Select Only One)

_____ Checking _____ Savings

_____ Deposit ENTIRE Net Pay Amount

_____ Deposit \$ _____ of Net Pay Each Pay Period

_____ Deposit _____ % of Net Pay Each Pay Period

_____ Cancel Direct Deposit

Employee Name: _____

(Please Print)

Employee Signature: _____ Date: _____

Co-Owners Name: _____

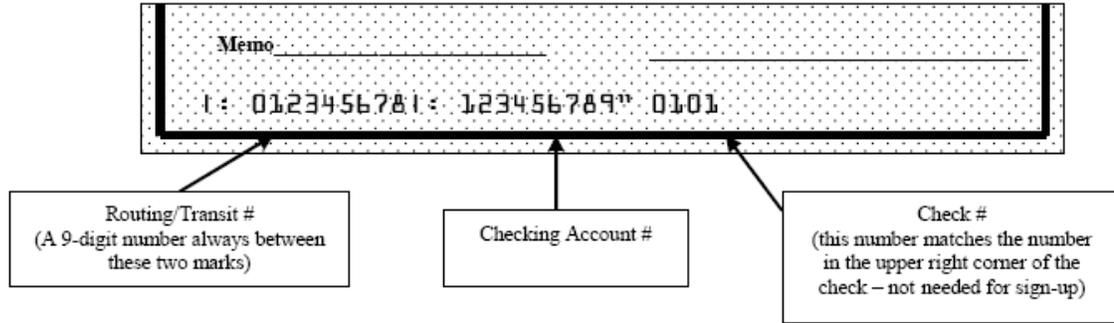
(Please Print)

Co-Owners Signature: _____ Date: _____

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Employee's Guide to Direct Deposit

Below is a sample check MICR line, detailing where the information necessary to complete this form can be found.



If you're not DIRECT DEPOSITING your paycheck— you're wasting your time!

- Are you spending your entire lunch break rushing to and from the bank?
- Do you lose time at work because you're stuck in the teller line?
- Do you have trouble getting to the bank on payday?
- Are you tired of finding little pieces of your check floating around in the dryer?

Stop being held hostage by your paycheck-- DIRECT DEPOSIT is the answer for you!

Direct Deposit is a safe and secure banking procedure in which your paycheck is automatically deposited into your checking or savings account.

With Direct Deposit, your money is in your bank account on payday...automatically.

Q: Is DIRECT DEPOSIT new?

A: No, Millions of employees across the country use Direct Deposit and they love it. In fact, our nation's largest employer, the federal government, uses Direct Deposit as its primary method of payroll.

Q: What are some of the advantages of DIRECT DEPOSIT?

A: The primary benefit is the convenience of not having to go to the bank. Direct Deposit is also the safest way to get your money into your account – no worries about your check being lost, stolen or damaged. You can even deposit into several bank accounts automatically, if you like!

Q: How does DIRECT DEPOSIT work? If I no longer get a paycheck, how will I know when I've gotten paid?

A: With Direct Deposit you will still get a pay stub showing your earnings, deductions, tax withholdings and net pay. In addition, your monthly bank statement will show you the actual deposit made to your account.

Q: How much I get paid is personal information. Will this still be confidential?

A: Absolutely! Direct Deposit is one of the most confidential ways of processing a paycheck. Live checks can pass through as many as twelve people before reaching your account. Direct Deposit practically eliminates this problem.

Q: DIRECT DEPOSIT makes sense to me! How do I enroll?

A: Just fill out the information on the reverse side and submit it to your payroll department. They will help you get started with Direct Deposit.