



Attention ALL STAFF: **Important Changes Are** **Coming to how you get paid!**

Beginning in October 2011, there are **TWO IMPORTANT CHANGES** that **ALL** staff working at ROI need to be aware of:

1. As of October of this year, the payroll pay day will change from every other Thursday to every other **FRIDAY**.
2. Also, beginning with the first payroll in October, ROI will **no longer be issuing paper pay checks** - **ALL** staff will need to be enrolled in Direct Deposit or elect to have their pay deposited on a PNC PayCard (information attached). Staff enrolled in direct deposit or the PNC PayCard will still receive a paper copy of their pay stub, but paper pay checks will no longer be issued.

Don't delay - enroll today!

Please contact HR or Anne W. in Finance with Questions



Introducing the PNC PayCard!

Get your paycheck faster and easier... and keep your money safer!

Money immediately available on payday – no more check cashing hassles or fees

Shop in stores, online, and by mail at millions of places where Visa® debit cards are welcomed

Be safer – no more worries about lost or stolen checks and your PNC PayCard can be replaced

No credit check or bank account required! The PNC PayCard is not subject to garnishment!

With the PNC PayCard You Have the Power of Visa®

- Buy groceries, gas, clothes, gifts, movies, books
- Pay for electronics, repairs, dining, travel, and more
- Use it for phone, mail order and internet purchases

Get cash at millions of ATMs worldwide that display these symbols:   

It's Easy to Use

To make purchases:

When making purchases at stores or restaurants:

1. Hand your card to the cashier or server
2. Sign the receipt
3. Take your card and keep a copy of the receipt

When making purchases using a Personal Identification Number (PIN) pad:

1. Swipe your card through the PIN pad
2. Either press "credit" and sign the receipt or press "debit" and enter your PIN.

Note: If the grocery or drug store offers cash back with a purchase and you want to get cash back, you will want to press "debit" and enter your PIN.

To get cash from an ATM:

1. Insert your card and follow the steps on the screen
2. Enter your Personal Identification Number (PIN)
3. Choose account type of "Checking"
4. Select the amount of cash you want to withdraw
5. Be sure to take your card and receipt

Not enough money on the card?

If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash or a check.

Check Balances Online

PNC PayCard balances are available 24 hours a day. You can also view recent transactions, see your monthly statement, and change your address. Check your card carrier for details.

Lost or Stolen

Immediately call the phone number on your card carrier. Visa's Zero Liability* policy protects you against unauthorized purchases.

*U.S.-issued cards only. Visa's Zero Liability Policy does not apply to commercial credit card or ATM transactions, or to PIN transactions not processed by Visa. See the Payroll Card Terms & Conditions for details.

Special Situations:

Gas Stations: When you pay at the pump, some stations check to see if you have funds to pay for a full tank. If your card is declined even though you still have funds, go inside and tell the attendant how much gas you plan to buy, and sign the receipt for that amount.

Restaurants: Some restaurants will verify that your card has enough funds to cover the purchase and a 15%-20% tip or they'll decline the transaction. Only the amount you sign for will be deducted, so you can leave a tip with your card or in cash.

Hotels: The hotel clerk will verify that your card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" on your card, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.

Rental Cars: Some rental car companies may require that you use a card to make a reservation. Your PNC PayCard can be used to make the reservation and make payment when the vehicle is returned.

Returning a Purchase: Each merchant location has its own return policy and will handle the return in the same manner as any other Visa® transaction. You may receive a credit to your card, a cash refund or a store credit. It may take up to one week for a credit to appear on your card.

Card Fees:

Purchases (signature and PIN / cash back)	FREE
PNC ATM Withdrawal*	\$1.50
Non-PNC ATM Withdrawal*	\$1.50
ATM Balance Inquiry	FREE
Teller Cash Advance*	\$5.00
Foreign (outside of US) Transaction	1% of transaction amount
Monthly Card Maintenance Fee	\$2.00
Card Replacement (<i>per card</i>)	\$10.00
Rush Card Delivery (<i>added to card replacement fee</i>)	\$15.00
Paper Statement via US Mail (<i>per statement</i>) Note: <i>Monthly statements available online for free</i>	\$5.00
Operator-Assisted Phone Inquiry(<i>waived if calling re: lost/stolen card or error/dispute</i>)	\$2.50
Inactivity Fee (<i>after 3 months of no activity</i>)	\$3.00
*1 st ATM Withdrawal or Teller Cash Advance after each payroll load is free. A surcharge may be assessed by the ATM owner if not using a PNC or Allpoint® ATM	



Employee Payroll Account Designation

Employee Full Name: (Please Print) _____

Select one of the two options below:

I. Direct Deposit to a Bank Account

(Circle One): First time Set-Up Change

	1 st Account	2 nd Account	3 rd Account
Bank Routing #			
Bank Name			
Bank Account#			
Type of Account - Checking or Savings?			
Deposit \$ Amount <u>OR</u> Percent of Net Pay			

II. Electronic Deposit to the PNC PayCard

Cardholder Information:

Social Security Number	
Home Phone Number	
Birthdate	
Mother's Maiden Name	
Home Address	
Mailing Address (if different from home)	

I hereby authorize Residential Opportunities, Inc. to make deposits in the amount(s) at the Depository Financial Institution(s) identified above, and authorize the Depository Financial Institution(s) to accept these deposits. Adjusting entries to correct errors is also authorized. It is agreed that these deposits and adjustments may be made electronically under the Rules of the Michigan Automated Clearing House Association. This authorization will remain in effect until written notice of termination is given to the company. I acknowledge receipt of a filled in copy of this authorization.

Employee Signature: _____ Date: _____