



Sharp Payroll Card Program allows your Company to offer direct deposit for **ALL** of your employees... Even those without a bank account!

EMPLOYER BENEFITS

- **NO COST** benefit that Improves employee retention & morale
- Reduce or eliminate Paper Checks
- Streamline payroll distribution and increase productivity
- Instant Issue ReadyFUND\$® MasterCard® Payroll Card available at point of hire
- Reduce Bank Fees, Reconciliation and Escheatment
- Prevent lost, counterfeit and stolen payroll checks
- “Greener way to deliver pay”

EMPLOYEE BENEFITS

- ReadyFUND\$® MasterCard® Payroll Card with no monthly service charge
- Access to 100% of their pay at no charge*
- Unlimited point of sale purchases at no charge (signature, debit & cash back)
- Access to their card account activity 24/7 at no charge
- More Secure... If Card is lost, funds are not
- Saves on banking & check cashing fees
- Access to other great benefits such as the eZsave® interest bearing savings account

To get started, contact Sharp Payroll
at (309) 686-1040 or for more information, visit
www.SharpPayroll.com



READY FUND\$®

PROGRAM AND PRODUCT BENEFITS

The ReadyFUND\$® Premier Access® Prepaid MasterCard® card is one of the most comprehensive prepaid debit cards used for payroll in the market today. It enables businesses to convert 100% of their employees to electronic pay, even those employees without a checking account. ReadyFUND\$ benefits employees by providing them direct deposit access to their payroll and other valuable financial services for managing their money. It also provides them the security and convenience of making purchases wherever MasterCard debit cards are accepted. The result is more satisfied employees, reduced payroll expense and increased business productivity, truly a win win for everyone.

THE READYFUND\$ EZSUITE® OF INDUSTRY-LEADING INNOVATIVE PRODUCTS AND SERVICES:

eZpay® ▶ Direct deposit of payroll to employees ReadyFUND\$ Premier Access Prepaid MasterCard card on payday—without hassle, saving significant paper check costs. Employers can even deliver exception pay real time using the ReadyFUND\$ client portal. Employees receive one transaction every payday at no charge to access their money through ATM's, over-the-counter bank cash withdrawals, or POS purchases.*

eZsave® ▶ An interest bearing savings account.

eZrewards™ ▶ Earn cash back rewards, just for making purchases using the ReadyFUND\$ card.

eZaccess® ▶ A short term loan for immediate cash to help cover unexpected expenses and emergencies.**

eZtransfer® ▶ Transfer money to a bank account.

eZbillpay® ▶ Pay bills online or in person using the money on the card—available wherever MasterCard debit cards are accepted.

eZlearn® ▶ Online financial education for cardholders, including how to save, build and manage a budget and build positive credit history.

eZsupport® ▶ 24 x 7 account access, toll free customer service, automated response system, cardholder web portal and text alerts.***

For more information, contact us today: Toll Free: 1.866.711.8358 • Email: Info@ReadyFunds.net

ReadyFUND\$® Premier Access® Prepaid MasterCard® Card is issued by Montgomery Bank, N.A. Member FDIC pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Montgomery Bank, N.A. is the issuer of, and its service providers administer, your Payroll Card Account. For a complete list of ReadyFUND\$ terms, conditions, fees and eligibility requirements, see the ReadyFUND\$ Cardholder Agreement. ReadyFUND\$ Premier Access Card program and eZsuite® is licensed through Performance Benefits, Inc. and its affiliates and service providers are responsible for the operation and administration of all other products and services offered in the eZsuite of financial services. Fees and eligibility requirements apply. *Daily ATM limits may vary, store POS cash back limits may vary and other third party charges may apply. **eZaccess® loans are provided by eZaccess, a licensed lender. Fees and underwriting eligibility requirements apply. ***Contact your cell phone provider for details on your plan's text messaging rates. Standard carrier fees may apply.



READYFUNDS® PREMIER ACCESS® PREPAID MASTERCARD® CARDS ARE SAFE AND SECURE

- Card desposits are FDIC Insured up to standard FDIC limits
- Lost or stolen cards are easily replaced
- Regulatory protection for unauthorized transactions

BENEFITS FOR EMPLOYERS

“The set up process for our employees was quick and easy & everyone is now on direct deposit.” Payroll Manager

“We were concerned our employees wouldn’t like the ReadyFUNDS card but now they thank us for providing such a great benefit!” Human Resource Executive

“Our paper payroll checks were often not delivered in time to all of our locations and check reconciliation was always a hassle. With the ReadyFUNDS electronic payroll this is no longer a problem!” Healthcare Company Controller

BENEFITS FOR EMPLOYEES

“I can get all my money for free every payday instead of paying a fee to get my check cashed.” Food Service Employee

“I like the text alert feature. It automatically sends me my balance when I get paid or use my card.” Staff Nurse

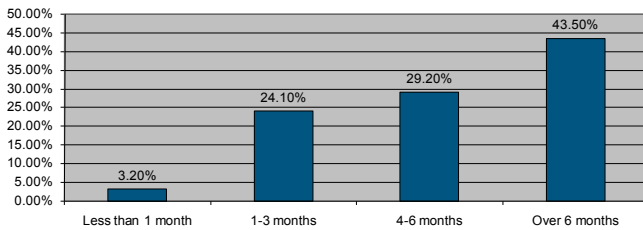
“I don’t have to go into work on my day off to pick up my check. It’s automatically loaded onto my ReadyFUNDS card!” Home Health Care Provider

“Access to the emergency cash came to my rescue when my car broke down.” Administrative Assistant

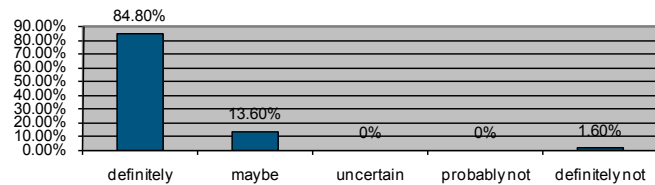
READYFUNDS® CARDHOLDER SURVEY

The ReadyFUNDS payroll card is highly valued by employees for its many features, security and convenience.

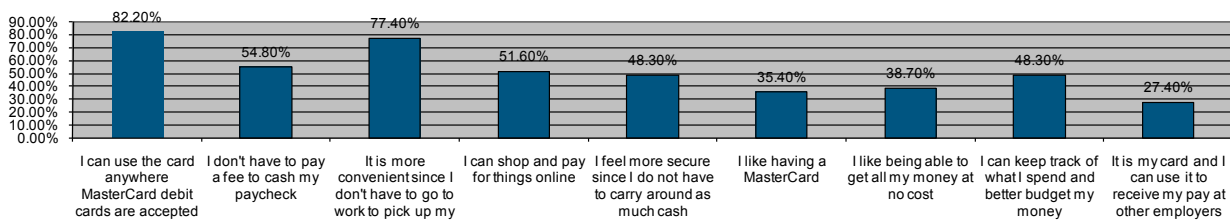
How long have you been using your ReadyFund\$ card?



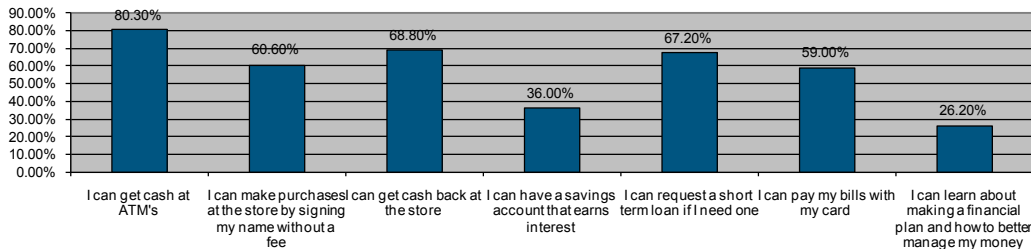
Would you recommend a ReadyFund\$ card to friends or family members?



What benefits do you like about your ReadyFund\$ Card? (Multiple Answers Permitted)



What features do you like about your ReadyFund\$ Card? (Multiple Answers Permitted)



For more information, contact us today: Toll Free: 1.866.711.8358 • Email: Info@ReadyFunds.net

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