



Platinum Pay



EMERALD STAFFING

Getting a Platinum Pay Card is as easy as 1, 2, and 3.

1. Complete the Direct Deposit Authorization with your personal info.
2. Fax enrollment form to number listed below – we'll take care of the set up.
3. Look for your Platinum Pay Card to arrive in the mail 7 - 10 days after submittal.

Platinum Pay Card Enrollment and Direct Deposit Authorization

Cardholder Name _____

Employer Name _____ Employer Phone Number (____) _____

Address _____ Apt# _____

City _____ State _____ Zip _____

Telephone (____) _____ Email _____

Date of Birth ____ / ____ / ____ Social Security Number ____ - ____ - ____

Would you like to receive a monthly paper statement for \$1.00/mo? Yes!

Would you like Online Bill Pay for \$2.95/mo? Yes!

Would you like to receive a text alert when money is added to your card for only 15 ¢cents? Yes!

Enter Your Cell Number (____) _____ - _____

Would you like to receive an additional Platinum Pay Card for only \$5.00? Yes!

Family Member Name _____

Date of Birth ____ / ____ / ____ SS# ____ - ____ - ____

Direct Deposit Authorization

I hereby authorize my employer to initiate credits (and/or corrections to previous credits) to the Platinum Pay Card. This authorization is to remain in full force and effect until revoked by me in writing or upon termination of employment with my above listed employer. It is my responsibility to verify that funds have been directly deposited into my financial account.

I would like to deposit: Entire Net Pay \$ _____ Per Pay Period

Signature _____ Date _____

This Section Completed by Issuer

Platinum Pay Card Account #1											
Bank Name, City, State: Palm Desert National Bank, Palm Desert, CA											
ABA #: 1 2 2 2 4 4 1 7 1											
Account #:	0	7	1	1	3	8					
(last digits to be supplied by processor)											

The Platinum Pay Card is issued by Palm Desert National Bank pursuant to a license from Visa U.S. A. Inc.

Platinum Pay

The Easy Way to Access Your Pay!



ARE YOU TIRED OF PAYING MONEY TO CASH YOUR CHECK?

ARE YOU WORRIED ABOUT CARRYING LARGE SUMS OF CASH?

ARE YOU RUNNING AROUND AND WAITING IN LINES ON PAY DAY?

What is Platinum Pay?

Platinum Pay is a Visa® debit branded, payroll card that allows you to have your money directly deposited, securely store and access when YOU want it at millions of ATMs and merchant locations worldwide. In addition, Platinum Pay allows you to transfer funds to other bank accounts and other Platinum Pay cardholders.

What can I do with Platinum Pay?

YOUR money is deposited onto the Visa debit card for you to make purchases, get cash or transfer funds.

- Get "Cash Back" at thousands of merchant locations at no additional charge
- Use your Platinum Pay card at nearly any ATM across the nation and around the world
- Transfer funds to other bank accounts and to other Platinum Pay cardholders instantly
- Make purchases (with PIN or signature) at millions of locations worldwide

How much does a Platinum Pay card cost?

How to use the Card for free

Card Enrollment	FREE
Account Activation	FREE
Welcome Call	FREE
Direct Deposit Card Load	FREE
Automated Phone Balance	FREE
Point of Sale PIN-Based Purchase	FREE
Point of Sale Signature Purchase	FREE
Cash Back at Point of Sale (PIN required)	FREE
Online Monthly Statement	FREE
Online Account Access	FREE

Optional and opt-in Card usage fees

Text/Email Alerts (low balance/deposit notice)	\$0.15
Point of Sale Denial	\$0.25
Phone/VRU Transactions	\$0.50
Card to Card Transfer	\$0.50
Card to Account Transfer	\$1.00
Visa® ReadyLink™ Cash Deposits	\$1.00
Monthly Paper Statement	\$1.00
ATM Inquiry/Declines	\$1.00
ATM Withdrawal	\$1.50
Live Operator Personal Banking Service	\$3.95

Other Fees

Monthly Maintenance and Online Bill Pay Fees: Vary by program. Bank Teller Cash Advance: \$4.00. Replacement Card Order: \$10.00. Additional Card for Family: \$10.00. Replacement Monthly Statement: \$5.00. International ATM Withdrawal: \$4.00. International ATM for Other Services: \$2.00. Bank Teller Withdrawal: \$4.00. An Overdraft fee of \$19.95 will be assessed for purchases or transactions in excess of the available balance. An ACH (Automatic Payment) denial fee of \$10.00 will be assessed for transactions in excess of the available balance and/or incorrect account information/unable to locate account. An expedited delivery charge of \$30.00 will apply for express delivery requests. Special research and documentation (account balancing, account verification, etc.): Fee up to \$20 may apply.

How is money deposited to my Platinum Pay card?

You have a few of ways of getting money onto your card:

1. Direct Deposit – Your employer deposits your funds directly to your card each pay period.
2. Transfer funds from another Platinum Pay card - Get a second card for a family member and share funds between them.
3. Make cash deposit direct to your card using the Visa® ReadyLink Network – for more details visit www.visa.com

Benefits of a Platinum Pay Card

SAVES YOU MONEY!!

- You no longer have to pay money to cash your check
- Transfer money for only .50 cents a transaction
- No need to pay for a checking account just to cash checks

MORE CONVENIENT!!

- No more running around and standing in lines on payday to get your check cashed. Your money is deposited and available automatically! No delay!
- Easy access to check your balance, activity, statements and transfer funds!
- Immediate card to card transfers!

KEEP YOUR MONEY SAFE!!

- If you lose your card, your money is protected and transferred to a newly issued card for you
- You no longer have to carry around a lot of cash and run the risk of losing it (*or worse*)
- Platinum Pay is issued by Palm Desert National Bank in Palm Desert, CA, a FDIC insured financial institution

Card is issued by Palm Desert National Bank pursuant to a license by Visa USA, Inc.