



ORANGE COUNTY DEPARTMENT OF EDUCATION

Payment Options for School Employees

Know your rights!

California Labor Code provides employees with the right to decide how they want to be paid. Options include payment by Direct Deposit right into your bank account, by Payroll Card which provides access to earnings from thousands of ATMs, Bank Branches, or by Check.

What are the options?

The preferred method of payment for school employees is direct deposit. Of the over 100,000 school employees working for Orange County districts, 88% of us have opted to have our wages deposited directly into our bank account of choice each pay period. We understand, however, that some employees may not have access to a bank account; which is why we also offer payment through Payroll Card. We have partnered with SchoolsFirst Federal Credit Union to make these cards possible. Payroll Cards allow employees without bank accounts to enjoy all the same benefits as those that do, such as instant access to pay. For employees who still wish to receive pay by check, this option is available as well. Due to the benefits and advantages, our goal is to have all employees receive their pay through either direct deposit or Payroll Cards.

What are the benefits of each payment option?

Payment Option	Benefits
Direct Deposit	Paycheck deposited directly into your checking or savings account. 100% of funds available for use on check date.
NetCheck	Paycheck deposited directly into your SchoolsFirst Credit Union account. 100% of funds available for use the DAY BEFORE check date. All school employees qualify for SchoolsFirst membership.
Payroll Card	Paycheck deposited directly into your Payroll Card account. 100% of funds available for use on check date. Funds can be accessed free of charge from over 28,000 ATMs. Account has all the features of a Debit Mastercard.
Paper Check	Check available at school site or district office. Funds available after deposit or cashed at bank. Check deposits typically have a 2-day hold before all funds are available.

Lower Cost

Each paycheck deposited directly into your account reduces the cost to taxpayers and keeps those funds where they are needed most, in the classroom!

Good for Schools

Direct Deposit and Payroll Cards make a difference!

Did you know that a single paper check costs almost \$3.00 on average to produce, distribute, and handle? Did you know that it takes over 13 gallons of water to make one ream of paper (500 sheets)?

Simple changes, like switching from paper checks to having your pay deposited directly into your account help to reduce costs and conserve natural resources.

You can do your part to help reduce costs and conserve natural resources by electing to receive your pay through Direct Deposit, Net Check, or Payroll Card.

How would you like to be paid?

You can make your selection by completing the Payment Option Authorization Form on the reverse side of this notice and return it to your Payroll Department.

Less Paper

By electing to receive pay by Direct Deposit or Paycard, Orange County school employees are helping conserve natural resources and reduce pollution.

In the last year alone we have conserved over 820,000 paper checks!

In one year we have conserved 92,779 gallons of water, eliminated 7,181 pounds of solid waste, and reduced greenhouse gas emissions by 22,795 pounds!

Good for Environment

PAYMENT OPTION AUTHORIZATION FORM

- New or Change
- Cancel

District Name: _____

Employee Name: _____
(First, Middle, Last)

Employee ID: OR _____

Employee SSN: (last 4 digits) _____

Payroll Payment Option *(Place a check or "X" in box provided under option and complete required information)*

Direct Deposit	<i>Complete the information below and provide a voided blank check</i>	
<input type="checkbox"/>	Bank Name / Branch:	
	<input type="checkbox"/> Checking	Account Number:
	<input type="checkbox"/> Savings	Transit/Routing Number:

SchoolsFirst FCU Net Check	<i>Complete the information below and attach copy of information sheet from SchoolsFirst FCU</i>	
<input type="checkbox"/>	<input type="checkbox"/> Checking	Account Number:
	<input type="checkbox"/> Savings	Transit/Routing Number:

Payroll Card	<i>Payroll Card account information will be mailed directly to your home address.</i>
<input type="checkbox"/>	No information is required at this time. A Payroll Card account will be created for you automatically and account information will be mailed to your home address.

Hard Copy Check	
<input type="checkbox"/>	No information is required at this time. Payment Option Authorization Forms requesting Hard Copy Checks are valid for one fiscal year. A new Payment Option Authorization Form expires each year on June 30th, and must be submitted by the last working day of June each year in order to continue receiving Hard Copy Checks. If a new Payment Option Authorization Form is not received, you will be transitioned to the default payment option for your district (Payroll Card).

Acknowledgements for Direct Deposit, Net Check, and Payroll Card Option

- *I hereby authorize the above named District and the Orange County Department of Education and/or their agents to initiate electronic deposits and, as necessary, debit corrections to previous deposits to the above account.*
- *I understand that I must submit a new authorization form if I change my account (bank, account number, branch, etc.)*
- *I agree to hold harmless and indemnify the governing board, the School District, their officers and employees, and the Superintendent of Schools of the County of Orange and their employees, from every claim and demand, of whatever nature, including those based upon negligence of the governing board, the District, their officers and employees, and the Superintendent of Schools of the County of Orange and their employees for failure or delay in making deposits and/or corrections to deposits as herein authorized.*

Employee Acknowledgement and Signature

- *This authorization replaces any previously made by me and will remain in effect until changed or cancelled by my submission of a new Payment Option Authorization Form or the expiration of my payment option.*

Employee Signature

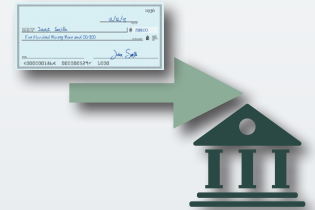
Date

You have options

for receiving your paycheck.

Direct Deposit or NetCheck

- Paycheck deposited directly to your checking or savings bank account
- Payroll funds are available immediately on pay date
- NetCheck to a SchoolsFirst FCU account to receive your payroll funds one day early
- All school employees are eligible for SchoolsFirst FCU Membership



Paper Check

- Paycheck available at school site or district office
- Payroll funds are available after the check is deposited or cashed at the bank
- Subject to bank holds and/or check cashing fees
- Re-enrollment required each year



SchoolsFirst FCU Payroll Card

- Paycheck deposited directly to your Payroll Card
- Payroll funds are available a day before pay date
- Withdraw funds at 28,000 fee-free ATMs nationwide
- Use your card anywhere Debit MasterCard® is accepted nationwide
- Avoid costly check-cashing fees



Commonly Asked Payroll Card Questions

How long will it take for me to receive my card?

Your card is mailed to your home address within 5-7 business days. For your protection, the Personal Identification Number (PIN) arrives separately.

What happens if I do not receive my card in the mail or I lose my card?

Please call SchoolsFirst FCU at 855.312.0029 or go to schoolsfirstfcu.org to locate a branch to report the card not being received, lost or stolen.

How do I change my mailing address for my card?

Please contact the district Payroll Department to change your mailing address. The Payroll Department will request the change on your behalf.

What happens if I forget my PIN for my card?

Contact SchoolsFirst FCU at 855.312.0029 or visit a local branch.

Do I need to wait until payday to activate my card?

No, you can activate your Payroll Card as soon as you receive it by following the instructions on your card.

What is my account number for my card?

Your account number is included in the SchoolsFirst FCU Welcome Packet you receive prior to your card.

What if my Payroll Card doesn't work?

Make sure you have activated your card by following the instructions that were provided with it. Contact SchoolsFirst FCU at 855.312.0029 if you need assistance.