

Exhibit A: 28

PAYROLL CARD ENROLLMENT AND CONSENT FORM

Please complete the following and refer to the second page for associated fees and information.

PRINT NAME _____
(First) (Middle) (Last)

HOME ADDRESS _____

CITY _____ **COUNTY** _____

STATE _____ **ZIP** _____

HOME PHONE _____ **EMPLOYEE NUMBER** _____

WORK LOCATION _____

BY SIGNING BELOW, I CONSENT TO RECEIVE MY WAGES BY ELECTRONIC TRANSFER TO MY CERIDIAN PAYROLL CARD. I ACKNOWLEDGE THAT MY EMPLOYER HAS PROVIDED ME A COPY OF THE CARDHOLDER AGREEMENT AND THE SCHEDULE OF THE FEES I WILL INCUR USING MY PAYROLL CARD. I HAVE READ, UNDERSTAND AND AGREE TO ALL OF THE TERMS IN THE CARDHOLDER AGREEMENT AND FEES THAT I WILL INCUR USING MY PAYROLL CARD.

EMPLOYEE SIGNATURE

DATE

Parent/Legal Guardian Signature (if employee is under 18)

Date

If you have received an Instant Issue Card, enter its 16-digit Card Number below:

____/____/____/____/____/____/____/____/____/____/____/____/____/____/____/____/

Number MUST be completed before submitting to Payroll.

Your Activation Code will be your Date of Birth in this format:

M	M	D	D	Y	Y	Y	Y
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PAYROLL CARD SCHEDULE OF FEES

The fees listed below will be deducted from your Payroll Card balance for each transaction after your first transaction each payday. There is no fee for the first transaction made after pay has been loaded to your Payroll Card.

Cardholder Fees	
Customer Service (Bilingual, 24/7)	
Via Web	\$0.00
IVR	\$0.00
Live Operator	\$0.00
Transactions	
	Domestic or International
First Transaction after each Load, regardless of Transaction Type	\$0.00
Point of Sale Transactions: Signature-Based Purchases, Refunds, Declines	\$0.00
Point of Sale Transactions: PIN-Based Purchases, Refunds, Declines, Cashback with Purchase	\$0.00
ATM Transactions	
ATM Withdrawal	\$1.75
ATM Balance Inquiry, and/or Decline	\$1.25
Bank Teller Withdrawal (at participating banks where MasterCard is accepted)	\$5.00
Other	
Text Message Alerts (charges specific to mobile carriers may apply)	\$0.00
Expired Card Replacement	\$0.00
Lost Card Replacement (One free per year)	\$5.00
Companion Card (per request)	\$5.00
Card-to-Bank Transfer, Automatic	\$1.00
Card-to-Bank Transfer, Manual	\$1.50
Cross-Border Currency Fee (International Transactions)	1%
Comcheck Draft	\$3.00
Claim Research – Invalid Claims	\$50.00

Your Payroll Card charges no fees for the following:

- Monthly Fees
 - Dormancy Fees
 - Overdraft Fees
 - Minimum Balance Fees
- Live Customer Service, VRU or Web Access Fees
 - Point of Sale Purchases
 - Text Message Alerts

FREE Text Message Alerts¹

For the easiest way to manage your Payroll Card, sign up to receive text message alerts to your mobile phone. Getting your transaction and balance information has never been easier! You can sign up one of two ways:

- Sign up online at www.cardholder.comdata.com and select Banking/Text Messaging from the drop-down menu, **or:**
- Sign up via phone by calling 888-265-8228 and following the prompts for setting up text message alerts

Upon enrollment you will begin receiving text message alerts each time your card is loaded or a purchase is made.

Please read below for other helpful information.

- You will be notified of any changes in these fees.
- You will not earn interest on your funds.
- ATM owners outside of the Allpoint™ surcharge free ATM network, and other places where you use your Payroll Card, may charge fees that will be deducted from your Payroll Card balance.
- **If you use your Payroll Card outside the US, or if you make a purchase in a currency other than US Dollars:**
The amount deducted from your funds will be converted into US Dollars by the card network. The card network will charge a cross-border fee of .80% and currency conversion fee of .20% (for a total fee of 1% of the transaction amount) to be included in the transaction amount. This card network cross border and currency conversion charge is independent of and in addition to any international fee indicated in the Schedule of Fees above.

¹ Your carrier's message and data rates may apply.